

By: West, et al.  
(A. Davis of Dallas)

S.B. No. 646

A BILL TO BE ENTITLED

AN ACT

relating to repayment of certain mental health professional  
education loans.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

SECTION 1. Section 61.601, Education Code, is amended to  
read as follows:

Sec. 61.601. DEFINITION. In this subchapter, "mental  
health professional" means:

(1) a licensed physician who is:

(A) a graduate of an accredited psychiatric  
residency training program; or

(B) certified in psychiatry by:

(i) the American Board of Psychiatry and  
Neurology; or

(ii) the American Osteopathic Board of  
Neurology and Psychiatry;

(2) a psychologist, as defined by Section 501.002,  
Occupations Code;

(3) a licensed professional counselor, as defined by  
Section 503.002, Occupations Code;

(4) an advanced practice registered nurse, as defined  
by Section 301.152, Occupations Code, who holds a nationally  
recognized board certification in psychiatric or mental health  
nursing;

(5) a licensed clinical social worker, as defined by Section 505.002, Occupations Code;

(6) a licensed specialist in school psychology, as defined by Section 501.002, Occupations Code;

(7) a chemical dependency counselor, as defined by Section 504.001, Occupations Code; ~~and~~

(8) a licensed marriage and family therapist, as defined by Section 502.002, Occupations Code;

(9) a licensed master social worker, as defined by Section 505.002, Occupations Code;

(10) a person who holds a licensed professional counselor associate license issued by the Texas State Board of Examiners of Professional Counselors;

(11) a licensed marriage and family therapist associate, as defined by Section 502.002, Occupations Code; and

(12) a school counselor certified under Subchapter B, Chapter 21, who has earned at least a master's degree related to counseling from any public or accredited private institution of higher education.

SECTION 2. Section 61.603, Education Code, as amended by Chapters 678 (H.B. 1211), 705 (H.B. 2100), and 1069 (S.B. 532), Acts of the 88th Legislature, Regular Session, 2023, is reenacted and amended to read as follows:

Sec. 61.603. ELIGIBILITY. (a) Except as provided by Subsection (b), to be eligible to receive repayment assistance under this subchapter, a mental health professional must:

(1) apply to the board;

1           (2) have completed one, two, or three consecutive  
2 years of practice in a mental health professional shortage area  
3 designated by the Department of State Health Services; and

4           (3) provide mental health services in this state to:

5                 (A) recipients under the medical assistance  
6 program authorized by Chapter 32, Human Resources Code;

7                 (B) enrollees under the child health plan program  
8 authorized by Chapter 62, Health and Safety Code; or

9                 (C) persons committed to a secure correctional  
10 facility operated by or under contract with the Texas Juvenile  
11 Justice Department or persons confined in a secure correctional  
12 facility operated by or under contract with any division of the  
13 Texas Department of Criminal Justice.

14         (b) A mental health professional may also establish  
15 eligibility for the repayment assistance under this subchapter by  
16 satisfying the requirements of this subsection. To establish  
17 eligibility under this subsection, the mental health professional  
18 must:

19                 (1) apply to the board;

20                 (2) provide mental health services to:

21                         (A) patients in a state hospital, as defined by  
22 Section 552.0011, Health and Safety Code; ~~[or]~~

23                         (B) individuals receiving community-based mental  
24 health services from a local mental health authority that provides  
25 the services in accordance with Subchapter B, Chapter 534, Health  
26 and Safety Code; or

27                         (C) students enrolled in a public school in this

1 state; and

2 (3) have completed one, two, or three consecutive  
3 years of practice in this state as described by Subdivision (2).

4 SECTION 3. Section 61.604(d), Education Code, is amended to  
5 read as follows:

6 (d) Notwithstanding Subsection (c), if in a state fiscal  
7 year not all funds available for purposes of the program are used,  
8 the [The] board may allocate any unused funds to award repayment  
9 assistance grants to mental health professionals in any of the  
10 professions listed in Section 61.601 [~~award a grant under this~~  
11 ~~subchapter to a mental health professional described by Section~~  
12 ~~61.601(8) only in accordance with Subsection (e)]].~~

13 SECTION 4. Section 61.607, Education Code, is amended by  
14 amending Subsections (a) and (b) and adding Subsections (b-1) and  
15 (b-2) to read as follows:

16 (a) A mental health professional may receive repayment  
17 assistance under this subchapter for each year the mental health  
18 professional establishes eligibility for the assistance in an  
19 amount determined by applying the following applicable percentage  
20 to the [~~maximum total~~] amount of assistance allowed for the mental  
21 health professional under Subsection (b):

22 (1) for the first year, 33.33 percent;

23 (2) for the second year, 33.33 percent; and

24 (3) for the third year, 33.33 percent.

25 (b) Subject to Subsection (b-2), the [The total] amount of  
26 repayment assistance received by a mental health professional under  
27 this subchapter may not exceed:

1           (1) \$180,000 [~~\$160,000~~], for assistance from the state  
2 received by a licensed physician;

3           (2) \$100,000 [~~\$80,000~~], for assistance from the state  
4 received by:

5                   (A) a psychologist;

6                   (B) a licensed clinical social worker, if the  
7 social worker has received a doctoral degree related to social  
8 work;

9                   (C) a licensed professional counselor, if the  
10 counselor has received a doctoral degree related to counseling; or

11                   (D) a licensed marriage and family therapist, if  
12 the marriage and family therapist has received a doctoral degree  
13 related to marriage and family therapy;

14           (3) \$80,000 [~~\$60,000~~], for assistance from the state  
15 received by an advanced practice registered nurse;

16           (4) \$60,000 [~~\$40,000~~], for assistance from the state  
17 received by:

18                   (A) a licensed clinical social worker, a licensed  
19 marriage and family therapist, or a licensed professional counselor  
20 who is not described by Subdivision (2); [~~or~~]

21                   (B) a licensed specialist in school psychology;

22                   (C) a licensed master social worker;

23                   (D) a person who holds a licensed professional  
24 counselor associate license issued by the Texas State Board of  
25 Examiners of Professional Counselors;

26                   (E) a licensed marriage and family therapist  
27 associate; or

1                   (F) a certified school counselor described by  
2 Section 61.601(12); [and]

3                   (5) \$50,000, for assistance from the state received by  
4 a licensed chemical dependency counselor, if the chemical  
5 dependency counselor has received within the same 12-month period  
6 the counselor's:

7                               (A) license; and

8                               (B) most recent degree applicable to the  
9 counselor's licensing eligibility requirements; and

10                   (6) \$15,000 [~~\$10,000~~], for assistance from the state  
11 received by a licensed chemical dependency counselor, if the  
12 chemical dependency counselor has received at least an associate  
13 degree related to chemical dependency counseling or behavioral  
14 science and if the counselor is not otherwise described by  
15 Subdivision (5).

16                   (b-1) Notwithstanding Subsection (a) or (b), a mental  
17 health professional who receives repayment assistance under this  
18 subchapter is eligible to receive repayment assistance in addition  
19 to the amount specified by Subsection (b) as follows:

20                               (1) a one-time amount of \$5,000 for a mental health  
21 professional who is fluent in a language of need in the  
22 professional's practice area as determined by the board;

23                               (2) a one-time amount of \$10,000 for a mental health  
24 professional who practices in a county with a population of 150,000  
25 or less; and

26                               (3) notwithstanding Section 61.604(a), \$15,000 per  
27 year for a mental health professional who practices in the manner

1 described by Section 61.603 for a fourth and fifth consecutive  
2 year.

3 (b-2) The total amount of repayment assistance issued to a  
4 mental health professional under Subsections (b) and (b-1) may not  
5 exceed the amount described by Subsection (b) for the applicable  
6 profession plus 10 percent of that amount.

7 SECTION 5. Section 61.608, Education Code, is amended by  
8 amending Subsection (c) and adding Subsection (f) to read as  
9 follows:

10 (c) The board shall adopt rules establishing a process for  
11 allocating any unused funds under the program in a state fiscal year  
12 in accordance with Section 61.604(d) [~~61.604(e)~~].

13 (f) The board may use funds, in an amount not to exceed \$1  
14 million appropriated for purposes of this subchapter, to market the  
15 program to students enrolled in postsecondary institutions, mental  
16 health professionals, and mental health professional organizations  
17 and associations and may contract with a third party for the  
18 purpose. The board or third party may develop marketing plans or  
19 promotional materials to market the program.

20 SECTION 6. Section 61.604(e), Education Code, is  
21 repealed.

22 SECTION 7. (a) The changes in law made by this Act to  
23 Sections 61.603 and 61.607, Education Code, apply only to a person  
24 who first establishes eligibility for loan repayment assistance  
25 under Subchapter K, Chapter 61, Education Code, as amended by this  
26 Act, on the basis of an application submitted on or after September  
27 1, 2025. A person who first establishes eligibility on the basis of

1 an application submitted before September 1, 2025, is governed by  
2 the law in effect at the time the application was submitted, and the  
3 former law is continued in effect for that purpose.

4 (b) The changes in law made by this Act to Section [61.604](#),  
5 Education Code, apply beginning with the state fiscal year  
6 beginning September 1, 2025.

7 SECTION 8. This Act takes effect September 1, 2025.