

119TH CONGRESS
2D SESSION

H. R. 7787

To amend title VII of the Public Health Service Act to strengthen the mental health workforce, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MARCH 4, 2026

Mr. CARTER of Louisiana (for himself, Mr. TURNER of Ohio, Mr. McCORMICK, and Ms. CLARKE of New York) introduced the following bill; which was referred to the Committee on Energy and Commerce

A BILL

To amend title VII of the Public Health Service Act to strengthen the mental health workforce, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. STRENGTHENING THE MENTAL HEALTH WORK-**
4 **FORCE.**

5 (a) IN GENERAL.—Part B of title VII of the Public
6 Health Service Act (42 U.S.C. 293 et seq.) is amended
7 by adding at the end the following:

1 **“SEC. 742. STRENGTHENING THE MENTAL HEALTH WORK-**
2 **FORCE.**

3 “(a) IN GENERAL.—The Secretary shall establish
4 and carry out a mental health provider loan deferment and
5 forgiveness program under which an eligible individual
6 agrees to be employed full-time as a qualified mental
7 health provider for a period of at least 5 years (beginning
8 on the date on which the individual is first licensed to
9 practice as a qualified mental health provider)—

10 “(1) as a solo provider within an area that has
11 been designated as having a shortage of mental
12 health professionals under section 332; or

13 “(2) at an institution that serves patients who
14 are located in an area that has been designated as
15 having a shortage of mental health professionals
16 under section 332.

17 “(b) PROGRAM ADMINISTRATION.—Through the pro-
18 gram established under this section, the Secretary shall
19 enter into contracts with eligible individuals under
20 which—

21 “(1) such eligible individuals will agree to pro-
22 vide mental and behavioral health care services as
23 described in subsection (a);

24 “(2) the Secretary agrees that periodic install-
25 ments of the principal of an eligible loan need not
26 be paid, but interest shall accrue and be paid, dur-

1 ing any period during which the borrower is em-
2 ployed as described in subsection (a); and

3 “(3) the Secretary, through the holder of the
4 loan, will assume the obligation to repay the lesser
5 of 100 percent or \$200,000 of the total amount of
6 principal and interest of an eligible loan, that are
7 outstanding as of the day immediately preceding the
8 first day of the first year of service (as described in
9 subsection (a)), for an eligible individual, who—

10 “(A) has been employed as described in
11 subsection (a) for 5 consecutive years; and

12 “(B) is not in default on a loan for which
13 the individual seeks forgiveness.

14 “(c) DEFINITIONS.—In this section:

15 “(1) The term ‘eligible individual’ means an in-
16 dividual who—

17 “(A)(i) has been accepted for enrollment,
18 or is enrolled, as a student in a minority-serv-
19 ing institution eligible to receive funding under
20 section 371 of the Higher Education Act of
21 1965 in a course of study or program leading
22 to a mental or behavioral health professions de-
23 gree or certificate; or

1 “(ii) is completing training hours under
2 clinical supervision for purposes of obtaining
3 such a degree or certificate; and

4 “(B) has accepted employment as a quali-
5 fied mental health provider as described in sub-
6 section (a), to commence upon graduation.

7 “(2) The term ‘eligible loan’ means—

8 “(A) any loan for education or training for
9 mental and behavioral health care employment,
10 including education or training relating to sub-
11 stance use prevention and treatment;

12 “(B) any Federal Direct Stafford Loan,
13 Federal Direct PLUS Loan, Federal Direct
14 Unsubsidized Stafford Loan, or Federal Direct
15 Consolidation Loan (as such terms are used in
16 section 455 of the Higher Education Act of
17 1965);

18 “(C) any Federal Perkins Loan under part
19 E of title I of the Higher Education Act of
20 1965; and

21 “(D) any other Federal loan as determined
22 appropriate by the Secretary.

23 “(3) The term ‘qualified mental health provider’
24 means a provider of mental and behavioral health

1 care services, including substance use prevention and
2 treatment services, that is one of the following:

3 “(A) A physician (as defined in section
4 1861(r) of the Social Security Act) whose spe-
5 cialty is psychiatry.

6 “(B) A health service psychologist.

7 “(C) A psychiatric nurse specialist (as de-
8 fined in appendix C to part 5 of subchapter A
9 of chapter 1 of title 42, Code of Federal Regu-
10 lations (or successor regulations)).

11 “(D) A marriage and family therapist (as
12 defined in section 1861(lll)(2) of the Social Se-
13 curity Act).

14 “(E) A physician assistant, nurse practi-
15 tioner, or clinical nurse specialist (as defined in
16 section 1861(aa)(5) of the Social Security Act)
17 whose specialty is mental health or psychiatry.

18 “(F) A clinical social worker (as defined in
19 section 1861(hh)(1) of the Social Security Act).

20 “(G) A clinical psychologist (as defined by
21 the Secretary for purposes of section 1861(ii) of
22 the Social Security Act).

1 “(H) A mental health counselor (as de-
2 fined in section 1861(III)(4) of the Social Secu-
3 rity Act).”.

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