



WEST VIRGINIA SECRETARY OF STATE

KRIS WARNER

ADMINISTRATIVE LAW DIVISION

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Office of West Virginia
Secretary Of State

**NOTICE OF FINAL FILING AND ADOPTION OF A LEGISLATIVE RULE AUTHORIZED
BY THE WEST VIRGINIA LEGISLATURE**

AGENCY: Higher Education Policy Commission TITLE-SERIES: 133-63
RULE TYPE: Legislative Amendment to Existing Rule: Yes Repeal of existing rule: Yes
RULE NAME: Mental Health Loan Repayment Program
CITE STATUTORY AUTHORITY: 18B-1-6

The above rule has been authorized by the West Virginia Legislature.

Authorization is cited in (house or senate bill number) HB 5354

Section 18B-17-2(w) Passed On 3/13/2026 12:00:00 AM

This rule is filed with the Secretary of State. This rule becomes effective on the following date:

May 6, 2026

This rule shall terminate and have no further force or effect from the following date:

August 01, 2031

BY CHOOSING 'YES', I ATTEST THAT THE PREVIOUS STATEMENT IS TRUE AND CORRECT.

Yes

Cindy L Anderson -- By my signature, I certify that I am the person authorized to file legislative rules, in accordance with West Virginia Code §29A-3-11 and §39A-3-2.

**TITLE 133
LEGISLATIVE
RULE
WEST VIRGINIA HIGHER EDUCATION POLICY COMMISSION**

**SERIES 63
MENTAL HEALTH LOAN REPAYMENT PROGRAM**

§133-63-1. General.

1.1. Scope. -- This rule establishes requirements for eligibility, award, maintenance, and termination of the financial incentives provided by the Mental Health Loan Repayment Program.

1.2. Authority. -- West Virginia Code §18B-1-6 and §18C-3-3(e) and (f).

1.3. Filing Date. -- April 6, 2026.

1.4. Effective Date. -- May 6, 2026.

1.5. This rule shall terminate and have no further force or effect on August 1, 2031.

§133-63-2. Purpose.

2.1. The purpose of this program is to provide an incentive for practicing mental health professionals to deliver therapy or counseling services in underserved areas of West Virginia.

2.2. Mental Health Loan Repayment Program funds shall be awarded to West Virginia residents who are currently practicing mental health professionals and who provide therapy or counseling services in an underserved area of West Virginia. A revolving fund will be established for funds for this program.

§133-63-3. Eligibility Criteria.

3.1. In order to be eligible for a Mental Health Loan Repayment Program award, each applicant must:

3.1.a. Certify that the applicant possesses federal student loans in an amount equal to or exceeding the proposed award amount; and

3.1.b. Be a graduate of an accredited program at an institution of higher education, having obtained a degree preparing them for licensure as a licensed doctoral clinical psychologist, master's level licensed psychologist, licensed independent clinical social worker, licensed certified social worker, licensed professional counselor, licensed marriage and family therapist, psychiatric mental health nurse practitioner, licensed graduate social worker, or other mental health disciplines identified by the Vice Chancellor for Administration as experiencing a shortage of practitioners; and

3.1.c. Be employed in an underserved area in West Virginia, providing individual therapy or counseling and/or group therapy or counseling for a majority of their practice.

§133-63-4. Application Process.

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4.1. The applicant must apply to the Mental Health Loan Repayment Program using an application form provided by the Vice Chancellor for Administration.

4.2. Applicants for participation in the Mental Health Loan Repayment Program shall submit their applications by the deadline established by the Vice Chancellor for Administration. Applications must be complete and received by the deadline in order for the applicant to be considered for an award.

§133-63-5. Selection of Recipients.

5.1. Recipients will be selected from a pool of all qualified applicants.

5.2. Awards shall be determined by the Vice Chancellor for Administration with the advice of an advisory panel. The advisory panel may be made up of the Division of Health Sciences Advisory Committee and such other members as may be added by the Vice Chancellor for Administration from time to time.

5.3. In order to be selected to receive a Mental Health Loan Repayment Program award, an applicant must agree to provide mental health therapy or counseling services for at least one (1) year full-time or at least two (2) years part-time in an underserved area for every year that funding is awarded.

5.4. Applications will be processed without regard to race, color, religion, sex, national origin, ancestry, sex, age, disability, genetic information, or veteran or military status.

5.5. In making awards, the Vice Chancellor for Administration may consider such factors as the applicant's expressed commitment to the provision of mental health services in underserved communities, and their work or community service experiences in underserved areas of the State.

5.6. The number of awards shall be determined by the availability of funds.

5.7. Nothing in this rule shall be construed as granting or guaranteeing any applicant any right to such an award.

§133-63-6. Award Provisions and Agreement.

6.1. The award amount shall be up to \$10,000 (depending on outstanding federal student loans) for one (1) year of full-time service or two (2) years of part-time service for eligible mental health professionals. Recipients can receive the award up to three (3) times based on availability of funds and continued eligibility for the loan repayment program.

6.2. The award agreement shall contain the provision that the recipient will agree to practice full-time for at least one (1) year or part-time for at least two (2) years in an underserved area of West Virginia.

6.3. No award payments shall be disbursed before a properly completed and signed award agreement and documentation of outstanding federal student loans have been delivered by the recipient to the Vice Chancellor for Administration or their designee.

§133-63-7. Notification of Recipients and Fund Disbursement.

7.1. The Vice Chancellor for Administration or their designee shall notify recipients of their selection to receive an award.

7.2. The full amount of the award shall be disbursed to the federal student loan servicer upon the receipt of verification of one (1) year of full-time employment or two (2) years of part-time employment in an approved site, beginning from the date of the award agreement. The Vice Chancellor for Administration shall approve the disbursement of the funds.

§133-63-8. Fulfillment of Agreement.

8.1. To fulfill the award agreement, a participant must complete and document the service obligation by a deadline established by the Vice Chancellor for Administration or the award will be cancelled.

8.2. A recipient shall satisfy obligation as stated in the recipient's award agreement by practicing mental health therapy or counseling full- or part- time in an underserved area of West Virginia.

8.3. If at any time during the term of the agreement the recipient needs to change the practice site, the recipient may request approval from the Vice Chancellor for Administration and may request that additional areas be considered as underserved if appropriate.

8.4. With advance approval of the Vice Chancellor for Administration, the recipient may serve their obligation concurrently with other service obligations.

§133-63-9. Definitions.

9.1. "Practicing mental health professionals" means licensed doctoral clinical psychologists, master's level licensed psychologists, licensed independent clinical social workers, licensed certified social workers, licensed professional counselors, licensed marriage and family therapists, psychiatric mental health nurse practitioners, or other disciplines which may be identified as practicing mental health professionals providing therapy or counseling services by the Vice Chancellor for Administration.

9.2. "Underserved area" means any mental health professional shortage area located in the state as determined by the Bureau for Public Health, any hospital devoted solely to the provision of mental health services, or any additional mental health professional shortage area determined by the Vice Chancellor for Administration.

9.3. Federal student loans are loans in the applicant's name that were used for educational costs associated with obtaining a degree. Parent PLUS Loans are not eligible for loan repayment assistance.

9.4. "Part-time" for purposes of fulfillment of Section 5.3 is defined as working a minimum of twenty hours per week.