



MEDICAL / 5 MIN READ / OCTOBER 2026

Free & Low-Cost Mental Health Resources Every Texan Should Know

A clear starting point for support, treatment options, and asking about affordable care.

IF YOU NEED SUPPORT NOW

Call or text 988, or use chat at 988lifeline.org, for free, confidential support available 24/7. You do not have to be suicidal to reach out. Call 911 for immediate danger or a life-threatening medical emergency. Veterans can call 988 and press 1, or text 838255. [1]

When you are overwhelmed, researching care can feel like one more job. Start by choosing the kind of help you need today: someone to talk with now, an appointment for ongoing care, or help finding treatment you can afford. Cost concerns are a reason to ask about options, not a reason to assume there are none.

1. 988: support for a difficult moment

988 connects people with crisis counselors by call, text, or chat. It can be a starting point for emotional distress, worries, or concern about someone else. It is not the same as scheduling regular therapy. Tell the counselor what is happening and what kind of support you need. [1]

2. Your county's mental health authority

Texas's Local Mental Health Authorities and Local Behavioral Health Authorities, often called LMHAs and LBHAs, serve specific geographic areas. Use the Texas HHS directory to search by county or ZIP code and find the appropriate intake or main number. [2]

Ask about an assessment, eligibility for services, costs, insurance, and referrals if a particular service is unavailable. The right agency is based on where you live; the nearest office is not always the one serving your county. A referral does not guarantee a treatment opening or free care.



3. Community health centers

HRSA's Find a Health Center tool can locate clinics that serve people with or without insurance and use sliding fees based on ability to pay. Ask the clinic whether it offers counseling, behavioral health visits, medication-related care, or a referral. Available services and appointment times differ by location. [3]

4. Treatment locators and lower-cost appointments

SAMHSA provides tools for finding mental health and substance use treatment, plus guidance on paying for care. A sliding fee generally means the price depends on income. Ask a potential provider whether reduced fees are available, how to qualify, and the total cost of the first and later visits. [4]

If you have insurance, start with the number on your card. Ask for in-network providers who are accepting new patients and the expected deductible, copay, or coinsurance. Confirm coverage for the exact provider and service before an appointment. If you have an employee assistance program, ask what it includes and what happens after any covered sessions end. [5]

Match the service to what you need

Service	A useful question to ask
Counseling / therapy	Who provides it and what is the cost per visit?
Medication-related appointment	Is there a prescribing clinician, and are prescriptions a separate cost?
Substance use treatment	Which level of care can you assess or refer me to?
Peer or support group	Who leads it, what does it cost, and how does it complement treatment?

A support group can provide connection, but it is not a substitute for an individual assessment when you need one. A crisis line, therapist, and prescribing clinician offer different kinds of support. Ask the provider to explain its role rather than choosing only by the title.

Use this script for your first call

YOU CAN SAY

"I live in [county or ZIP code] and am looking for help with [brief concern]. I have [insurance / no insurance] and cost is a barrier. Are you taking new patients? Do you offer a sliding fee or financial assistance? What would an assessment cost, and what do I need to schedule it?"



You can also ask for language support, telehealth, transportation information, accessible appointments, or a time that fits your work schedule. Share what is needed for intake through the provider's official channel; you do not have to tell your story in a public comment or social post.

If the first option does not work

Ask for a specific referral, a cancellation list, or another provider serving your area. Write down the next step so you do not have to remember it when you are tired. Contacting another provider is a practical response to a full schedule, not a sign you asked the wrong question.

If your situation becomes urgent while you are waiting for care, use 988 or the county crisis number. Use 911 when there is immediate danger or a life-threatening emergency. Do not wait for a routine appointment to address an emergency.

Choose one manageable next step

- ☐ Decide whether I need immediate support or a routine appointment.
- ☐ Save 988 and the crisis number for my county.
- ☐ Choose one local authority, clinic, or provider to contact.
- ☐ Ask about fees, insurance, and appointment availability.
- ☐ Write down the contact name and next action.
- ☐ Ask someone I trust to help with a call or appointment if that would help.

Keep this beside you when you call

My appointment notes	What I learned
Provider / phone / contact name	
Service offered and earliest appointment	
First visit cost / later visit cost	
Insurance or reduced-fee requirements	
Documents and next action	

Your first goal can be a name, a phone number, or a scheduled appointment. One small action is enough to move this from "I do not know where to start" to "I know what I am doing next."



Find your next step

Use Breaking Boundaries TX to explore Medical and Behavioral Health resources by county. Confirm services and costs directly with the provider. For immediate support, use the crisis contacts above.

Open Breaking Boundaries TX

This guide helps you locate support; it does not diagnose conditions or replace professional care. Eligibility, fees, and availability vary. BBTX is not a crisis response service.

Sources and useful links

- [1] [988 Lifeline - immediate support and Veterans Crisis Line](#)
- [2] [Texas HHS - local mental and behavioral health authority directory](#)
- [3] [HRSA - affordable care and health center locator](#)
- [4] [SAMHSA - free and low-cost treatment options](#)
- [5] [SAMHSA - understanding insurance coverage](#)

Prepared October 3, 2026. Program details and availability can change; confirm current information with the official agency or provider.