

Testimony Before the Maryland House of Delegates Ways & Means Committee
In support of House Bill 17
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Chair Atterbeary, Members of the Committee,

Thank you for the opportunity to testify today. For the record, my name is Richard Taylor, I'm the Director of Responsible Gambling for BetMGM, a joint venture sports betting and iGaming company formed between MGM Resorts International and Entain. BetMGM currently operates in 29 jurisdictions including Maryland for online sports betting, and we offer iGaming in neighboring states Pennsylvania, West Virginia, and New Jersey, as well as Michigan and Ontario, Canada. **I am here today on behalf of BetMGM to speak in support of HB 17 and to our unwavering commitment to responsible online gambling in regulated markets.**

Today, billions of dollars are wagered annually on unregulated sites in Maryland and elsewhere that are easily accessible to minors and lack responsible gambling protections. By legalizing iGaming, Maryland can provide a safer, regulated alternative, ensuring that consumers are protected while the state collects tax revenues from vetted gaming operators.

BetMGM understands and appreciates the concerns around legalized iGaming and its impact on individuals who may be at risk of developing a gambling related problem. The company shares these concerns, which is why we've built a responsible gambling program that goes beyond regulatory compliance standards and puts our patrons first through the responsible gambling resources and tools we provide. At BetMGM we believe that responsible gambling is critical to ensuring business sustainability and success. I am very proud to share with you today just some of the efforts we've made over the years to embed responsible gambling within our culture.

Like other SBA operators, BetMGM has a dedicated responsible gambling team within Compliance whose duties and responsibilities are specifically dedicated to responsible gambling, including, but not limited to, ensuring the business's compliance with responsible gambling regulations, best practices of patron care, as well as patron account analysis and patron protection. These team members receive advanced internal and external training throughout the year to ensure they can provide patrons with the support and assistance they may require, including the account closure and self-exclusion process. The responsible gambling team is also charged with ensuring all BetMGM employees receive responsible gambling training on an annual basis, and employees who interact with patrons receive enhanced training on patron care. We understand that our ability to operate is a privilege and we take this privilege seriously.

Legal online gaming operators use sophisticated age and identity verification third-party licensed services that resemble those used in the highly secure banking and financial services industries to ensure that all patrons are of legal age. All patrons must create an account and verify their age and identity using multiple factors. A password, facial ID, and/or multi-factor authentication is required for every log-in and after any brief period of inactivity while the app is open to prevent any

unauthorized access. Third-party groups such as the National Council on Problem Gambling have commended operators like BetMGM and the other members of the SBA for their commitment to ensuring that legal online gaming is safe, secure, and for adults only.

BetMGM and the other operators of the SBA acknowledge that increased access to online wagering brings with it a heightened responsibility to mitigate risks associated with problematic play. We recognize that while advancements in technology have expanded opportunities for patrons to engage in entertainment, they also provide operators with unparalleled tools to ensure patrons have the information and resources they need to bet in a safe and sustainable way.

Let me outline the key elements of BetMGM's approach to responsible gambling:

1. Empowering Patrons with Tools and Resources

We firmly believe in empowering our patrons to make informed and healthy decisions about their gambling. In partnership with the British Columbia Lottery Corporation, BetMGM offers the award-winning and best-in-class responsible gambling program, GameSense, across all BetMGM markets. GameSense is an award-winning patron service-orientated responsible gambling program developed to help patrons understand how to keep gambling fun and provide support for patrons who need it. The program provides patrons of all levels with information on how different forms of gambling work, common odds of the games, how to use BetMGM's responsible gambling tools, and what patrons can do to ensure they are gambling responsibly. This educational responsible gambling webpage also provides information regarding problem gambling warning signs, how and where to get assistance, and information for family members of loved ones who may be experiencing problem gambling. BetMGM promotes GameSense throughout its platform, including within the BetMGM homepage's primary promotional carousel.

This information is accessible via our BetMGM platform and can be viewed by the public as well.

In addition to GameSense information, BetMGM offers a suite of responsible gambling tools, including:

- **Deposit, spending, wager and loss limits:** Users can set daily, weekly, or monthly caps.
- **Time reminders:** Notifications encourage patrons to take breaks after extended play periods.
- **Self-exclusion options:** Patrons can choose to temporarily or permanently exclude themselves from our platform. BetMGM also provides information regarding state self-exclusion programs, which is another method to help individuals cease gambling on licensed and regulated platforms.

These tools are not just offered passively. We actively promote their availability and encourage all users, whether they exhibit risk behaviors or not, to take advantage of them as part of a balanced gambling experience.

At BetMGM, transparency is a cornerstone of our operations. We provide users with detailed account histories, so they can review their wagering activity and stay in control.

2. Using Patron Activity to Inform Responsible Gambling

Legalized and regulated online platforms offer a unique advantage in understanding patron behavior. Unlike traditional gambling environments, digital platforms allow us to view activity such as deposits and withdrawals, betting history and preferences, and use of responsible gambling tools.

By leveraging this information, BetMGM can provide patrons with tailored interactions to ensure patrons are informed about the risks associated with gambling as well as BetMGM's responsible gambling information, tools, and resources. When concerning behaviors are identified, our dedicated responsible gambling team steps in to assess the situation and, if necessary, initiate an interaction.

3. Access to Resources

BetMGM is strong supporter of problem gambling helplines and referral services, ensuring that users who may need external support have direct access to it. The problem gambling helpline is included within BetMGM's platform and its marketing and advertising.

In addition to providing those experiencing problem gambling with helpline and other problem gambling resource information, BetMGM is proud to partner with Kindbridge Behavioral Health, a telehealth company that provides treatment and services for those suffering from gambling problems. Kindbridge is staffed with licensed and certified mental health providers who specialize in treatment for gambling addiction. Through this program, BetMGM is providing BetMGM patrons who self-exclude, or whose accounts are closed for problem gambling reasons, a direct link to mental health intake and treatment for gambling addiction. The mental health intake and group services are provided at no cost to the patron via telehealth, which removes a significant barrier that has historically prevented people from receiving critical problem gambling care and treatment.

4. Continuous Education and Awareness

Education is critical to informed decision making and gambling harm prevention. BetMGM actively invests in campaigns designed to:

- Promote the principles of responsible gambling.
- Educate patrons about how gambling works, including the role of chance and the risks of chasing losses.
- Highlight the importance of maintaining a budget and understanding the odds.
- Encourage the use of BetMGM's responsible gambling tools to help patrons bet within their limits.

Last year, BetMGM debuted its first responsible gambling commercial starring NHL patron Connor McDavid to promote awareness of our platform's responsible gambling tools. This commercial is currently airing on television throughout the U.S. as well as through BetMGM and Connor McDavid social media channels.

Further, last fall, BetMGM promoted GameSense in nine NFL stadiums throughout the regular season, and BetMGM also prominently promotes GameSense in its marketing and advertisements – ranging from billboards to television to print and radio ads.

In addition to responsible gambling specific messaging, BetMGM adheres to the American Gaming Association's Responsible Marketing Code for Sports Wagering. This code sets industry standards for marketing only to those of legal age to wager, providing responsible gambling disclaimers in all marketing, and ensuring marketing is not misleading.

5. Collaborating with Experts and Advocates

BetMGM partners with leading organizations specializing in problem gambling research and support, such as the newly formed Responsible Online Gaming Association ("ROGA"), International Center for Responsible Gaming, National Council on Problem Gambling (NCPG), EPIC Global Solutions, and Kindbridge Behavioral Health. Through these collaborations, we:

- Train our patron support teams to recognize signs of distress and respond appropriately.
- Provide funding for research and community outreach programs.
- Ensure our policies are informed by the latest insights and best practices.
- Develop cross operator self-exclusion.
- Provide education and support to key community groups.

6. Transparency and Accountability

BetMGM's Responsible Gambling Council, which is chaired by its Chief Executive Officer and consists of the heads of each department, is charged with ensuring responsible gambling is embedded into the company culture. The Council meets quarterly to provide strategic guidance and oversight in ensuring the company's responsible gambling goals are developed and achieved.

The policies and practices I've referenced to you all today undergo regular third-party evaluations by the Responsible Gambling Council. The Responsible Gambling Council, not to be confused with BetMGM's internal Council, is a responsible gambling research and expert consultancy based in Ontario, Canada.

Conclusion

Legalizing iGaming in Maryland represents an opportunity to balance economic growth with the protection of consumers who currently seek out platforms in the illegal market that lack effective age verifications and patron protections. At BetMGM, we are not only committed to meeting regulatory requirements but exceeding them by fostering a culture of responsibility and care. We view responsible gambling not as an obligation but as an integral part of our mission.

As policymakers, you play a vital role in shaping the framework within which we operate, and we thank Chair Atterbeary for her leadership on this issue. We urge you to continue advocating for policies that emphasize accountability, collaboration, and patron protection.

Thank you for the opportunity to testify today. I welcome any questions the committee may have.