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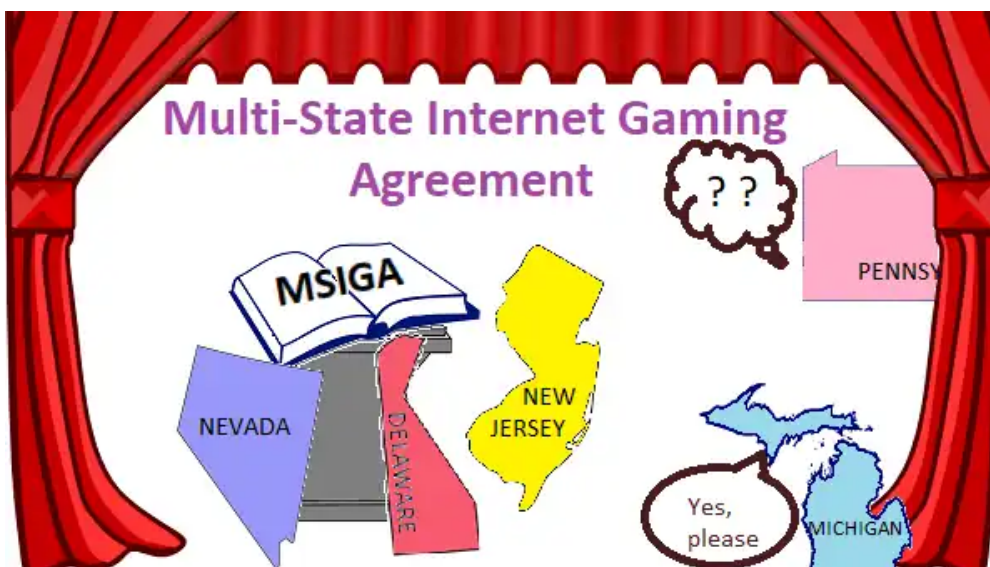
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Multi-State Internet Gaming Agreement: Past, Present & Future



The **Multi-State Internet Gaming Agreement**, or MSIGA for short, is a brief document of fewer than 20 pages that was initially just a minor detail in the world of online poker. However, with the growth of regulated, state-licensed interactive poker rooms in the United States, this document has begun to assume a more important role in the industry.

Since its inception, additional states have joined the Agreement, including a couple that are very prominent players in the online poker industry. With this increase in participation, some foresee the MSIGA being a key component of U.S.A. online poker going forward. Therefore, it's worth examining this agreement in detail to understand how it works and how it may facilitate the growth of regulated **online poker sites** for Americans.



What Is the MSIGA?



The **Multi-State Internet Gaming Agreement** is a compact, which is kind of like a treaty between sovereign nations except that a compact involves sub-national entities, like states. Several of the states that have launched licensed online poker regimes have negotiated the terms of the MSIGA in order to promote the robustness of their virtual poker endeavors. To be specific, Delaware, Nevada, **New Jersey**, and Michigan are parties to the agreement.



Members of the Multi-State Internet Gaming Agreement

What the Agreement does is allow players in any one of the signatory states to engage in online poker play against their counterparts in the other states. So, for example, someone can log on to a regulated poker site in New Jersey and compete with individuals not just in the Garden State but also people in Nevada and Delaware. This assumes, of course, that the poker site in question does business in New Jersey as well as one or more of the other MSIGA member states.

What Purpose Does the MSIGA Serve?



In effect, this compact creates a shared player pool across the affected states. This is beneficial for the games because people like to log in and see bustling lobbies and tables full of players. Tournaments can grow larger and feature boosted guaranteed prize pools because they're counting on traffic from multiple states to hit their participation targets rather than having to rely on the ring-fenced player pool of just one state.

We have already seen increases in poker liquidity among the states that have signed the Multi-State Gaming Agreement. As more states join, we expect this trend to continue and become even more pronounced.

Poker Networks Utilizing the MSIGA



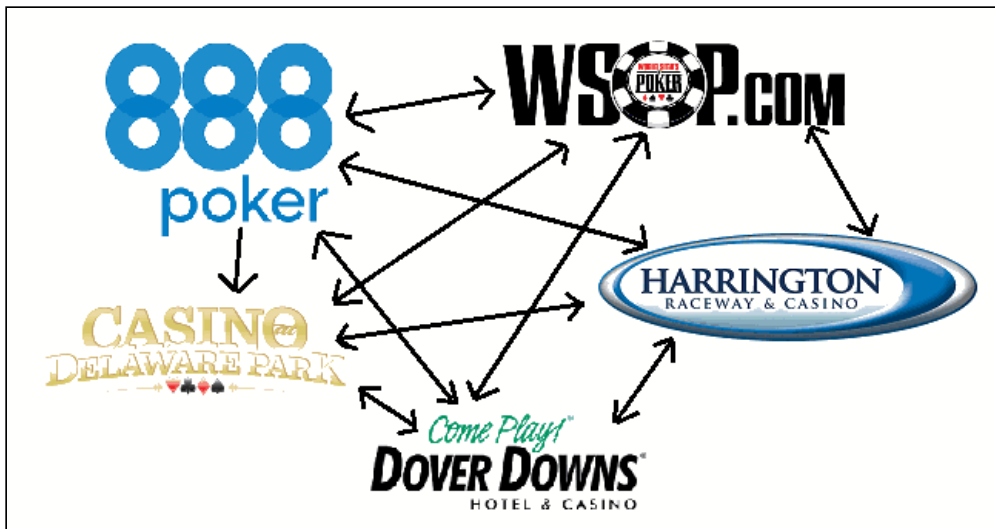
As we've noted above, in order to benefit from the MSIGA, a poker operator must be licensed to transact in multiple member states. Here is a list of the networks and sites that fulfill this condition:

All American Poker Network

The All American Poker Network was started by 888 Holdings and Avenue Capital in 2013, but 888 subsequently bought out its partner and now exercises sole control of the network. The All-American Poker Network is active in the states of **Nevada**, New Jersey, and Delaware. In Delaware, 888 holds the exclusive contract to provide software for the three DE legalized poker sites, so it basically holds a monopoly in this state.

The active skins on the All American Poker Network are:

- WSOP Nevada
- WSOP New Jersey
- 888 New Jersey
- Delaware Park (DE)
- Dover Downs (DE)
- Harrington Raceway (DE)



Members of the All American Poker Network

In Nevada and New Jersey, WSOP.com and 888poker are partners with Caesars whereas the All American Network's Delaware sites are joint ventures with each of the state's racinos.

The All American Poker Network has an average of 240 ring game players simultaneously active according to poker traffic tracking site GameIntel. The overwhelming majority of cash games are shared across the entire network although on the tournament side, the **WSOP.com** skin has certain events, mostly related to the World Series of Poker, that are absent from the other network members. Some promotions are also skin-specific.

PokerStars USA

PokerStars launched sites in New Jersey, Pennsylvania, and Michigan once its license applications were approved in each state. On January 1, 2023, **PokerStars saw fit to combine its New Jersey and Michigan sites** into one shared player pool. According to GameIntel, the traffic of the combined site is approximately 375 simultaneously active ring game players. This is sufficient to make PokerStars NJ/MI the largest regulated online poker network in the country though its liquidity pales compared to the average of 4,400 cash game players on the global PokerStars .com site.

PokerStars Michigan is a joint effort between The Stars Group and Odawa Online, the interactive arm of the Little Traverse Bay Bands of Odawa Indians. They operate the Odawa Casino Resort in Petoskey and the Odawa Casino in Mackinaw City both of

which are near the northern end of the state's Lower Peninsula. In New Jersey, PokerStars is partnered with Resorts Casino Hotel in Atlantic City.

Standalone, Ring-Fenced Poker Sites



Despite the institution of the Multi-State Internet Gaming Agreement, there still remain several standalone state-licensed sites. At these rooms, each state's players are ring-fenced and can only compete against their neighbors within the same state.

Here's a list of all the state-licensed U.S.A. internet poker sites that **do not** combine their traffic across state borders. For the sake of clarity and organization, we have divided them up by state.

New Jersey



New Jersey is an old hand at managing regulated online poker and casino systems. It has proven, over the years, to be capable of sustaining at least three independent poker networks at any given time. Right now, there are two standalone NJ sites along with WSOP.com/888 and PokerStars, which operate across state lines. Here's a list of the New Jersey-specific networks and sites that are currently operating:

partypoker/BetMGM/Borgata

partypoker NJ operates together with sister sites Borgata Poker and BetMGM Poker, and they all conduct business under a license granted to the Borgata Casino in Atlantic City. The games to be found are virtually identical across all three sites, but they each have their own promotional wrinkles, like party's weekly cashback, BetMGM's exclusive Vegas hotel offers, and the ability of Borgata's customers to trade in reward points for actual comps at the AC resort after which it is named.

According to the numbers we've seen, the three partypoker-affiliated rooms draw in about 110 simultaneously active cash game players, putting it in third place behind PokerStars and

WSOP.com, both of which operate multi-state networks that include New Jersey.

Pala Poker

Pala Poker is a bit of an odd duck in that it uses a license provided by the Borgata Hotel Casino in Atlantic City; yet, it maintains traffic separate from the other three poker sites that have partnered with the Borgata, and it has its own proprietary software too. The level of poker action is insignificant, amounting to no more than a dozen real money players typically active.

Pennsylvania



Pennsylvania passed online gaming legislation in October 2017, but delays in crafting the poker regulations and awarding licenses meant that the **first Pennsylvania-licensed online poker site** opened for business in November 2019. Since then, several other competitors have taken to the field, but all of their PA games remain constrained to this single state for now.

PokerStars

Perhaps because it was the first to open its doors in the Keystone State, PokerStars retains the lead in player population with approximately 130 players on average filling up its cash games. It operates its cardroom under a license provided through Mount Airy Casino Resort in Mount Pocono, PA. PokerStars would no doubt be able to fold its Pennsylvania traffic in together with its cardrooms in New Jersey and Michigan, but this development must wait until PA leaders decide to join the MSIGA.

WSOP.com

The Pennsylvania division of the WSOP.com cardroom sees approximately 75 players, on average, in its cash games. It runs on 888 software, the same platform that powers the All American Poker Network, but until Pennsylvania joins the MSIGA, these players are ring-fenced and only able to compete against other Pennsylvanians. WSOP.com's B&M partner is Harrah's Philadelphia.

BetMGM/Borgata

BetMGM and Borgata are two skins of the same poker product, running on partypoker software. BetMGM is partnered with Hollywood Casino in Grantville while Borgata PA is run in conjunction with Rivers Philadelphia. Notwithstanding their relationships with these two land-based casino enterprises, both BetMGM and Borgata Pennsylvania reward their players through the MGM Rewards program rather than the rewards systems in place at their B&M partners. BetMGM + Borgata combined draw in an average of just 50 individuals to their ring game tables.

Michigan



MI Governor Whitmer signed a package of igaming bills into law in December 2019. The first state-licensed internet poker site then appeared in January 2021 followed by several others.

Michigan was accepted into the MSIGA in April 2022, and so we expect the below sites to soon combine their player liquidity with their counterparts in other states. For now, the only Michigan operator to take advantage of the shared traffic pool is PokerStars.

BetMGM

BetMGM MI, which uses software from partypoker and a license from MGM Grand Detroit, is in second place in terms of MI player counts with 110 individuals simultaneously occupying cash game seats. Its users are kept apart from their counterparts in other states although they do benefit from nation-wide promotions and rewards under the MGM Rewards loyalty club.

WSOP.com

The newest Michigan-licensed online poker organization, WSOP.com, is owned by Caesars and uses a software client from 888. This iteration of the WSOP poker room is separate from the others that are active in different states, and the MI-specific player pool musters just about 55 cash game competitors at any one time. WSOP Michigan uses a license obtained by the Grand

Traverse Band of Ottawa and Chippewa Indians, which owns Turtle Creek Casino & Hotel in Williamsburg and the Leelanau Sands Casino & Lodge in Peshawbestown.

West Virginia



Although West Virginia provided for the possibility of licensed internet poker in its gaming bill (**H2934**), no online poker sites have begun to transact in the state.

BetMGM, which already offers poker in several states, and FanDuel, which has close ties to PokerStars, have successfully launched WV online casinos. Therefore, the two of them may eventually get around to debuting their poker product in **The Mountain State**. If West Virginia signs the MSIGA, this will undoubtedly make West Virginia online poker a more appealing prospect for would-be operators.

Connecticut



The newest state to have passed **online poker regulation**, **Connecticut** hasn't yet seen any in-state internet poker sites open up. Connecticut is on the smaller size, in terms of both area and population, and so it's probably not a priority for leading poker firms although this situation could change if it signs the MSIGA.

History of the MSIGA



Three states led the way in legalizing licensed online gaming within their borders: New Jersey, Delaware, and Nevada. Delaware actually passed the necessary legislation in 2012, living up to its nickname as The First State, followed by Nevada and New Jersey in 2013. By the end of 2013, interactive poker sites had begun dealing virtual games in all three states.

It soon became apparent, though, that the offerings available in each of these states were lackluster when compared to what was available in the rest of the world. Experts highlighted the ring-fenced nature of these poker sites as a major factor limiting their growth. With players in each jurisdiction having to participate in games restricted to people in the same state, there simply wasn't

enough liquidity present to grow any room beyond a certain critical mass.

Nevada and Delaware Take Action

It was with the future of the industry in mind that Delaware and Nevada crafted the Multi-State Internet Gaming Agreement and at the same time created the Multi-State Internet Gaming Association to manage the affairs of the parties to the Agreement. In February 2014, they signed this compact, which allowed online poker providers in more than one state to pool their players across both states in order to boost traffic figures and lead to a more sustainable internet poker ecosystem.

The fact that the contract to run Delaware online poker was awarded to a single company, 888 Holdings, meant that this operator was basically the only one that could benefit from the MSIGA. In March 2015, 888 joined its three DE sites to WSOP.com Nevada, creating a single multi-jurisdictional player population combining the four poker rooms.

With Delaware poker responsible for around 8 cash game players on average and WSOP NV counting 152 at this time, the impact of the Agreement was pretty limited. Delaware was the big winner as its traffic, barely enough to populate one table, was basically multiplied by 20 while Nevada saw just a minuscule bump in numbers.

New Jersey Enters the Picture

Meanwhile, New Jersey's regulated poker sites were demonstrating success to the point that single sites in New Jersey were often larger than all the rooms in Nevada and [Delaware](#) combined. Clearly, The Garden State was the big prize for the leaders of the Multi-State Internet Gaming Association to bring onboard.

It took a while, but New Jersey joined the MSIGA in October 2017. By May 2018, the technical details of implementing NJ traffic sharing had been worked out, and so the state joined the combined player pool at this time.

Bringing New Jersey into the fold was a big coup for the MSIGA. Nevertheless, the benefits were confined to a single organization, 888, which was still the only one that managed an online poker presence in more than one of the signatory states.

New Internet Gaming Licensed States

After five years with little news on regulated U.S.A. online gambling expansion, several new states began to regulate poker over the internet. Pennsylvania did so in October 2017, followed by Michigan and West Virginia in 2019 and **Connecticut** in 2021.

It generally takes some time from the passage of igaming legislation until the first sites are up and running. **Pennsylvania** and Michigan have seen licensed internet poker rooms appear, but as of April 2022, we are still waiting for them to launch in West Virginia and Connecticut.

Michigan Approved to Join MSIGA

For a while, there was much speculation as to whether Pennsylvania or Michigan would be next to join the MSIGA. This question was answered in April 2022 when the news came that **Michigan was accepted by the existing members** to become the fourth state in the Agreement.

PokerStars is thus far the only internet poker room in Michigan to have consolidated its traffic across state lines in accordance with the provisions of the compact. Its Michigan and New Jersey rooms now share one player liquidity pool. No doubt its competitors are working on doing the same. We'll stay on top of these developments and let you know when each site's Michigan player pools are joined to those of the other states.

Future of the MSIGA



Starting as a very limited agreement between two small states, the Multi-State Internet Gaming Agreement has gained more importance as it has added new members. The accession of Michigan to the MSIGA has the potential to kick off a new mini-poker boom

because Michigan's population is greater than that of any existing party to the Agreement.

For what it's worth, the biggest internet poker destinations for most American players are still offshore rooms. There's nothing in the law that criminalizes playing at these sites even though they are not explicitly legal like the state-regulated ones are.

Until the MSIGA really gathers some steam (when all the Michigan sites are fully integrated with their peers around the nation and perhaps with the future addition of Pennsylvania), offshore brands are probably the best solution for many residents of the United States. To learn more about them and how you can sign up and play, check out our guide to [U.S.A. online poker](#).

Frequently Asked Questions



Like many legal documents, the Multi-State Internet Gaming Agreement has many subtleties that are not immediately apparent. If you still have questions about it, look below where we have gathered the answers to some common inquiries about the MSIGA.

What States Are Parties to the Multi-State Internet Gaming Agreement? +

How Do Sites Benefiting From the MSIGA's Shared Liquidity Calculate Revenue From Each State? +

Does the MSIGA Deal With Online Casinos or Just Poker? +

Can a State Leave the MSIGA? +

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