

# Maryland Lottery and Gaming Control Agency

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**DATE:** February 6, 2025  
**BILL NO:** House Bill 465  
**BILL TITLE:** Gaming - Problem Gambling and College Athlete Protections  
**COMMITTEE:** Ways and Means  
**POSITION:** Information

The Maryland Lottery and Gaming Control Agency (“MLGCA” or “Agency”) provides the following information regarding House Bill 465, Gaming - Problem Gambling and College Athlete Protections.

## Bill Summary:

House Bill (“HB”) 465 would require the Maryland Lottery and Gaming Control Commission (“Commission”) to adopt regulations that are intended to reduce or mitigate the effects of problem gambling by establishing a voluntary exclusion list (“VEL”) of individuals with gambling problems and provide a simple mechanism for inclusion on the VEL. Furthermore, the bill allows for the contact information of the individual to be provided to the Maryland Center for Excellence on Problem Gaming (“Center for Excellence”) for the purpose of contacting enrolled individuals to inquire if they are aware of and interested in free and confidential responsible gambling assistance. The individual enrolling would have to “opt out” of having their personal information shared with the Center for Excellence. HB 465 would prohibit individuals under the age of 21 from participating in fantasy competitions. Additionally, the bill defines proposition bets and prohibits these types of bets from being offered or accepted on a participant in a collegiate sports or athletic event. The bill also requires age and identify verification procedures for sports wagering accounts and places further restrictions on sports wagering accounts for the purposes of promoting responsible gaming. One restriction would prohibit the use of credit cards for any online sports wagering-related transactions. Finally, HB 465 would require a sports wagering licensee to provide transactional data and metrics to specified State Universities.

## Background:

HB 465 seeks to codify responsible gaming (“RG”) practices that the Agency has been offering for over fourteen (14) years. HB 465 would ensure that RG information is available for individuals who participate in lottery play, fantasy competitions, and sports wagering.

In 2011, the Agency instituted a program for individuals who wish to voluntarily exclude themselves from casino or lottery play. The program is also available at bingo halls in Anne Arundel and Calvert counties and for sports wagering and online fantasy competitions. Information on the program is available on the [Maryland Alliance for Responsible Gambling \(“MARG”\) website](#) or by contacting the MLGCA’s Responsible Gambling Program Director at 410-230-8798 or [responsible.gaming@maryland.gov](mailto:responsible.gaming@maryland.gov).

To enroll in the Voluntary Exclusion Program (“VEP”), to be excluded from a gaming activity, an individual may contact the Responsible Gambling Program Director to schedule an appointment or they may also enroll in the VEP by speaking with the MLGCA Compliance officials who are on duty at all hours of operation at each of Maryland’s six licensed casinos. Employees at Bingo halls with more than 10 machines may also enroll individuals in the VEP.

Proposition betting, a type of bet that is not specific to the final outcome of an event, is a bet in which an individual can wager on specific data such as the number of points scored by a team, the number of strikes a pitcher will throw, the number of interceptions a quarterback will throw, etc. Proposition bets on individual college athletes were banned in Maryland by the MLGCA as of March 1, 2024. HB 465’s changes are consistent with what the Agency already has in place to protect college athletes. Agency staff are authorized to approve or prohibit specific sports wagers.

Individuals between the ages of 18-21 years can currently participate in fantasy competitions. Fantasy competition play is based on the statistical performance of players from various teams who are “drafted” to comprise a fantasy team. The outcome of play is based on the performance of the fantasy team. An activity that initially began with paper and pencil tracking of player statistics exploded with the advent of the Internet. In 1988, there were an estimated 500,000 fantasy players and in 2022 the estimated number was 62.5 million<sup>1</sup>.

Online sports wagering is the only form of regulated gambling in Maryland that allows for credit card use as noted in COMAR 36.10.13.25.

**Rationale:**

The Agency and Commission understand the importance of RG and in January 2025 an application was submitted for the Responsible Gambling Verification Program. This program is jointly operated by the North American Association of States and Provincial Lotteries and the National Council on Problem Gambling. The Program helps lotteries plan and implement RG procedures in every aspect of their operations.

HB 465 does not take into account an individual’s state of mind when they realize that an activity once fun has become a serious problem, such that they are requesting help in the form of self-exclusion. They may not entirely understand that a consequence of not ‘affirmatively declining’ could effectively waive their confidentiality. The proposed language in this bill adds an additional step to the process that would require an individual who is seeking help to self-exclude themselves and recognize that they would have to “opt out” of being contacted by the Center of Excellence.

Making the decision to seek assistance for a gaming problem is a highly personal decision and one that may be affiliated with feelings of shame, failure, and hopelessness. An individual who voluntarily provides their information may be sharing a phone number or an email address that

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<sup>1</sup> Babu, K. (2023, October 17). The history of one of college students’ favorite pastimes, fantasy sports. *The Miami Student*.

<https://www.miamistudent.net/article/2023/10/the-history-of-one-of-college-students-favorite-pastimes-fantasy-sports>

others have access to, such as a spouse or an employer. Given the anxiety individuals may be experiencing at the time of enrollment, they may not be aware that they agreed to have their personal information shared with a third-party for the purpose of outreach. Additionally, not every individual who “requests” exclusion is actually placed on the VEL for a selected gaming activity. If an application does not include sufficient information, is incomplete, or withdrawn before it is accepted, the application is rejected; however, under HB 465 this information would still be provided to the Center for Excellence.

Recognizing that the person must “opt out” of being contacted by the Center for Excellence during a highly stressful time in their life is not a best practice in relation to RG, and in fact, we are not aware of any other jurisdictions that require it. The VEP is a national best practice adhered to by states offering these types of programs, a key component being the “opt in” nature of the program.

Regarding a restriction on the age of a player of fantasy competition as well as a prohibition of credit card use, these restrictions may have unintended consequences. In a briefing to the members of the House Ways and Means Committee on January 15, 2025, the impact of illegal gaming on taxable revenue in Maryland was discussed.

- Illegal gaming platforms are available to Maryland players and are estimated to take in \$511 billion annually.
- Research from The Innovation Group (2023) estimated the illegal online casino market in Maryland generated approximately \$197 million of untaxed revenue.
- Restricting play from an age group that is currently allowed to engage in fantasy competitions and prohibiting credit card use on online sports wagering platforms potentially diverts players from Maryland’s legal and regulated gaming industry to the illegal markets.

For the reasons stated above, the MLGCA asks you to consider this information as you deliberate HB 465.