



March 24, 2026

Senate Budget and Taxation Committee
3 West Miller Senate Office Building
Annapolis, Maryland 21401

RE: HB 518 – Gaming - Problem Gambling and College Athlete Protections –
Support as Amended

Dear Chair Guzzone:

The Maryland Center of Excellence on Problem Gambling (Center) supports *House Bill 518 – Gaming - Problem Gambling and College Athlete Protections* as amended.

Voluntary Exclusion

The Center supports the requirement for the State Lottery and Gaming Control Commission to provide contact information of individuals that request to be placed on the voluntary exclusion list to the Maryland Center for Excellence on Problem Gambling. Currently, when a person signs up for the state’s Voluntary Exclusion Program, they must proactively request a call from the Center; if this bill passes, a person would automatically be contacted when they sign up. When a person is contacted by the Center, they speak to a Peer Recovery Support Specialist with lived experience who is in active recovery from gambling addiction. Each Peer is certified by the Maryland Addiction and Behavioral-health Professionals Certification Board and must protect the privacy and confidentiality of people served in adherence with federal confidentiality, HIPAA laws, local jurisdiction, and state laws and regulations. Peer support is an effective, evidence-based practice that supports each helpseeker’s chances of success in meeting and exceeding their goals. We expect that more people will benefit from the services that the Center provides if this bill is passed.

Credit Card Prohibition

Gambling on any type of credit is likely a risk factor for someone with a gambling problem and is one of nine diagnostic criteria for gambling disorder according to the American Psychiatric Association. Not only can credit make it easier for a person to spend beyond their means, but as debt builds, the stress of debt problems may exacerbate gambling problems and comorbid conditions, including distress, substance use, adverse family impacts, and suicidality.¹ Prohibiting credit card use will support people in keeping gambling fun and reducing the financial burden of problem gambling.

¹ <https://www.sciencedirect.com/science/article/abs/pii/S027795362030695X>



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We urge a favorable report on this bill as amended. If you would like more information, please contact Heather Eshleman at heshleman@som.umaryland.edu or (667) 214-2120.

Sincerely,

Heather Eshleman

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