

2026 SB 862 Maryland Center of Excellence on Probi

Uploaded by: Blair Inniss

Position: FAV



March 11, 2026

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

RE: SB 862 – Gaming - Problem Gambling - Prevalence Study and Fund
Revenue – Support

Dear Chair Guzzone:

This letter is in strong support of *SB 862 – Gaming - Problem Gambling - Prevalence Study and Fund Revenue*. This bill requires the Maryland Department of Health to conduct prevalence studies concerning problem and pathological gambling and distributes a portion of proceeds from fantasy competitions and sports wagering to the Problem Gambling Fund.

The Maryland Center of Excellence on Problem Gambling (the Center) is fully funded by the Problem Gambling Fund (PGF) to promote healthy and informed choices regarding gambling and problem gambling through public awareness, training and education, prevention, technical assistance to the behavioral health care system, peer recovery support, research, and public policy. The Center, which began operation on July 1, 2012, was created in response to legislation in 2008 that expanded legal gambling opportunities in the State. In recognition that problem gambling is an addiction just like substance use disorder, and access to 24/7 casino gambling will inevitably cause a subset of Marylanders to suffer from this addiction, the PGF was established to provide support for problem gambling treatment, prevention, public awareness, helpline services, and research.

The money the Center receives from the funding streams this bill creates will go towards activities such as:

- More robust counter-marketing campaigns to combat the billions of dollars the industry spends on advertising each year.
- More support for the more than 700 people across the state looking for help at any given time.
- Increased training opportunities to bring more providers into Maryland's no-cost treatment network.
- Public awareness campaigns to targeted special populations such as veterans, especially those with PTSD who experience a 60% higher rate of gambling addiction than the general population.ⁱ



UNIVERSITY of MARYLAND
SCHOOL OF MEDICINE

In creating the PGF in 2008, the General Assembly has already recognized that dedicated problem gambling funding is necessary when increasing gambling access. The Center now comes to you to continue this trend by providing meaningful funding for the full portfolio of legalized gambling in the state so that all of the programs funded by the PGF can continue to meet the expanding needs of Marylanders. The Maryland Center of Excellence on Problem Gambling urges a favorable report on SB 862. If you would like more information, please contact Heather Eshleman at heshleman@som.umaryland.edu or (667) 214-2120.

Sincerely,

Heather Eshleman

Heather Eshleman, MPH
Director of Operations
Maryland Center of Excellence on Problem Gambling
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ⁱ <https://www.kpbs.org/news/military/2020/02/25/va-doubles-down-treatment-gambling-addiction>

SB862- Problem Gambling- Senate testimony.docx.pdf

Uploaded by: Craig Zucker

Position: FAV

CRAIG J. ZUCKER
Legislative District 14
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Budget and Taxation Committee
Chair, Capital Budget Subcommittee

Chair, Senate Democratic Caucus

THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

Testimony of Senator Craig J. Zucker
Senate Bill 862- Gaming - Problem Gambling - Prevalence Study and Fund
Revenue-Funding
March 11th, 2026
1:00pm
Position: Favorable

Good afternoon, Chair Guzzone, Vice Chair Rosapepe, and distinguished members of the Budget and Taxation Committee. It is my pleasure to testify today in **support** of **SB 862- Gaming - Problem Gambling - Prevalence Study and Fund Revenue**. I would like to thank my co-sponsor, Chair Guzzone, for his support of this important initiative. This bill is a reintroduction of Senate Bill 706, passed unanimously by the Senate last year.

Senate Bill 706 would direct 1% of sports wagering revenues to the Problem Gambling Fund. This would reduce the share retained by sports wagering operators from 85% to 84% for retail licensees and from 80% to 79% for mobile licensees. The 15% distribution to the Blueprint for Maryland's Future Fund would remain unchanged.

The bill also requires the Department of Health to conduct comprehensive prevalence studies on problem and pathological mobile gambling, with the initial study to be completed by July 1, 2031, and follow-up studies conducted at least every five years thereafter. Furthermore, the Secretary of Health would be required to submit an annual report to the Maryland General Assembly detailing how funds are being utilized by the Problem Gaming Program for treatment and prevention programs, ensuring accountability and efficacy.

Senate Bill 862 will ensure that Maryland takes proactive steps in addressing problem gambling while maintaining responsible gaming industry practices. I respectfully request a **favorable report on Senate Bill 862**. Thank you for your consideration.

SB0862_FAV_MedChi_Gaming - Problem Gambling - Prev

Uploaded by: Drew Vetter

Position: FAV



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Senate Budget and Taxation Committee

March 11, 2026

Senate Bill 862 – *Gaming – Problem Gambling – Prevalence Study and Fund Revenue*

POSITION: SUPPORT

The Maryland State Medical Society (MedChi), the largest physician organization in Maryland, **supports** Senate Bill 862.

Problem and pathological gambling are increasing concerns nationwide, driven in part by the rapid expansion of sports wagering and the widespread availability of internet and mobile gambling platforms. A recent meta-analysis found that the global prevalence of problem gambling is rising, with particularly strong growth associated with online gambling (Tran et al., 2024). Greater ease of access, continuous play, and aggressive marketing have contributed to higher rates of gambling participation and increased risk of problematic behaviors, particularly among young adults. Problem gambling is not an isolated issue. Among adolescents and young adults, gambling problems have been linked to higher rates of substance use, including binge drinking, compounding health risks, and long-term consequences. Recent peer-reviewed research has demonstrated significant associations between online sports gambling and binge drinking among young men (Dasgupta, 2025), as well as between problem sports gambling and mental health problems in young adults (Shaygan et al., 2024). The increasing prevalence of sports and mobile gambling, combined with these well-documented harms, underscores the urgency to address the consequences associated with gambling.

Senate Bill 862 advances Maryland’s public health response to the harmful impacts of gambling. A recent commentary in JAMA Health Forum has further described online sports gambling as an emerging public health problem requiring policy attention (Eisenberg et al., 2026). Problem and pathological gambling contribute to mental health issues, financial instability, and increased demand for clinical and social support services. Requiring the Maryland Department of Health to conduct rigorous prevalence studies on mobile gambling will provide data to understand how widespread gambling problems are and how they may be changing with the rise of digital platforms. This data is critical to informing effective prevention, treatment, and education efforts.

In addition, Senate Bill 862 supports the Problem Gambling Fund by ensuring that a portion of fantasy competition and sports wagering revenues are directed toward this fund and by requiring an annual report to the General Assembly on how funds have been expended on treatment and prevention programs. This transparency and dedicated funding will help support expanded services

for individuals struggling with gambling addiction and help communities respond proactively to the expansive avenues, both digital and in-person, to gambling.

Gambling addiction is a public health issue that requires a comprehensive response. By prioritizing data collection and funding for treatment and prevention, Senate Bill 862 will help the State better serve individuals and families affected by problem gambling. The studies referenced in this letter will be provided to the committee upon request. For these reasons, MedChi respectfully urges a favorable report on Senate Bill 862.

For more information call:

Andrew G. Vetter
J. Steven Wise
Danna L. Kauffman
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410-244-7000

SB862 CFG Supporting Testimony.pdf

Uploaded by: Jessica Welman

Position: FAV



Chairman Guy Guzzone
100 State Circle
Annapolis, MD 21401
Cc: Honorable Members, Senate

Budget and Taxation Hearing

March 9, 2026

Chair Guzzone and Honorable Members -

Testimony in **support** of SB862 Gaming - Problem Gambling - Prevalence Study and Fund Revenue

I appreciate this opportunity for the Campaign for Fairer Gambling to lend our support of SB862. My name is Brianne Doura-Schawohl, and I am an international problem gambling expert and director of the Campaign for Fairer Gambling. The Campaign aims to advance a politically bipartisan, scientifically evidence-based practices to enhance consumer protections across the gambling sector. We strive to raise awareness of gambling-related harm, ultimately doing all that we can to prevent and reduce it.

The campaign fully supports SB862, a measure that will take tangible action to address gambling-related harms in Maryland by funding a comprehensive, state-specific problem gambling prevalence study and ensuring that revenue from gaming is allocated to prevention and treatment programs. Sound policy can only be achieved with relevant and recent data.

A 2024 survey found that gambling is very common in Maryland: 9 out of 10 adults have gambled at least once in their lifetime. More concerning, the number of adults with disordered gambling is rising, from 4.0% in 2022 to 5.7% in 2024.

Some groups are at higher risk:

- **By gender:** Men are more than twice as likely as women to experience disordered gambling (8.9% vs. 3.3%).
- **By race and ethnicity:** Black adults have the highest rate at 10.4%, followed by Hispanic adults at 8.8%, White adults at 3.6%, and Asian adults at 1.9%. Among those with disordered gambling, 52% are Black, 36% are White, and 2% are Asian.
- **By age:** The highest rates are among adults 56–64 years (7.7%) and young adults 18–24 years (6.9%). Rates are lowest among adults 75 and older (3.2%).

This data makes it clear that gambling-related harm is not evenly distributed—some groups are much more vulnerable than others, underscoring the need for targeted, evidence-based prevention and treatment.

Additional reports from the state have shown concerning trends, including alarming rates of harm happening within the sports betting consumer cohorts, and the underage demographic.

You will hear a lot this session about the risks posed by gambling, particularly from



unregulated and highly addictive forms of play. SB862 provides Maryland with the data and tools necessary to understand the scope of problem gambling within the state and what would be necessary to address these issues. Accurate, local prevalence data is essential to developing effective, targeted interventions and problem gambling policies.

Research shows that certain forms of gambling, including online products, are significantly more addictive than traditional games. Without rigorous state-specific data, policymakers cannot properly respond to these risks or ensure that prevention and treatment resources are scaled appropriately.

By passing SB862, Maryland would join other states that have invested in prevalence studies to inform evidence-based strategies for prevention and treatment. These studies have been crucial in shaping policies that protect vulnerable populations and communities from gambling-related harm.

Allocating revenue from gaming to fund these programs ensures that the state has sustainable resources to prevent, identify, and treat problem gambling. This is a proactive approach that addresses gambling-related harm before it escalates, rather than responding only after the damage has occurred.

SB862 is a data-driven, public-health-centered approach that empowers Maryland to protect its residents and communities from gambling-related harm while ensuring responsible oversight of gaming activities.

We appreciate your consideration, and I would be happy to answer any questions you may have.

Brianne Doura-Schawohl

Mobile gambling study testimony SB 862 (2026).pdf

Uploaded by: Mark Stewart

Position: FAV

Testimony of The Cordish Companies and Live! Casino Hotel Maryland

Presented by Mark Stewart, General Counsel

In SUPPORT of SB 862

Budget and Taxation Committee Hearing

March 11, 2026

On behalf of The Cordish Companies and Live! Casino Hotel Maryland, I respectfully submit this written testimony **in support** of SB 862, which calls upon additional forms of gambling authorized by the State (sports betting and fantasy sports) to contribute their share to efforts combatting problem gambling. Of equal importance, SB 862 recognizes the vital need for a comprehensive prevalence study dedicated specifically to mobile gambling in Maryland. Such a study would bring Maryland in line with other states, such as Pennsylvania and New Jersey, which conduct online gambling-focused and in depth prevalence studies.

Early in the days of casino gaming in Maryland, the General Assembly showed great foresight in forming the Maryland Alliance for Responsible Gaming (MARG). Through MARG, the House of Delegates, the Senate, the Department of Health, all the State’s casinos and other stakeholders have worked collaboratively and consistently to combat problem gambling. Regulations and procedures were put in place to require safeguards against problem and underage gambling at in-person casinos, including prohibitions on gambling with credit cards, prohibitions on gambling while drunk or under the influence, strict ID checking protocols, and more.

Mobile sports betting had a delayed implementation in Maryland, and yet, presently, over 97% of sports bets in the State are placed online. While the Maryland Center of Excellence has not yet conducted a full report on mobile sports betting, it is already seeing a significant increase in call volumes and problems among young people. In the last 3 years, Maryland’s 1-800 number “has seen a spike in calls from 18-20 year olds, and calls from 21-25 year olds have tripled.”¹ Before online sports gambling, “the Maryland Center of Excellence on Problem

¹ *USA Today*, “Inside the High-Stakes, High-Risk World of Sports Betting and How It’s Gripping Young Men” (May 13, 2025).

Gambling got roughly 3 requests a year from educators requesting presentations on sports betting addiction. Now, [it] gets 3 per month from high school teachers and college professors,” according to Heather Eshleman, Director of the Maryland Center.² Results from a recent survey conducted by the Center demonstrate that further study is needed:

- 51% of online sports bettors are disordered or at risk gamblers;
- 66% of disordered online sports bettors are male;
- African American and Latino individuals are more likely to suffer from disordered online sports betting; and
- Much like the experience in iGaming states, the rate of disordered online sports gambling in Maryland is nearly 3x the national average.³

The Center has explained that the State does not yet have the data to show, and does not know, the full scope of the problem that may be facing Marylanders. It takes time for problem gambling behavior to manifest itself, people to accept that they have a problem and, ultimately, to seek help from the Center or a 1-800 Helpline. Indeed, over the past 12-18 months, there has been a growing amount of data and concern over the negative impacts of online gambling, including mobile sports betting:

- A chorus of news agencies have opined or published exposes on online gambling, including The Washington Post, CBS News, The Atlantic, The New Republic, Bloomberg, The Wall Street Journal, 60 Minutes, The Baltimore Sun and more;
- Public health and problem gambling experts, such as Shekhar Saxena, Professor of Global Health at the Harvard T.H. Chan School of Public Health, have explained that “Online gambling can be 10 times more harmful than other forms of gambling;”⁴
- Numerous universities, such as Northwestern University, University of Kansas, BYU, UCLA and more, have issued reports detailing the negative financial impacts of online gambling.⁵ These studies found that the negative impacts of

² *Id.*

³ <https://www.medschool.umaryland.edu/news/2025/new-survey-shows-rising-rates-of-disordered-gambling-among-marylanders-since-legalization-of-online-sports-betting-.html>

⁴ *Deseret News*, “Online gambling: the stakes for public health” (Jan. 24, 2025).

⁵ *Gambling Away Stability: Sports Betting’s Impact on Vulnerable Households*, Scott R. Baker, Justin Balthrop, Mark Johnson, Jason Krotter, Kevin Pisciotta (June 30, 2024); *Online Gambling Policy Effects on Tax Revenue and Irresponsible Gaming*, Wayne J. Taylor, Daniel M. McCarthy, Kenneth C. Wilbur (June 6, 2024); *How gambling affects the brain and who is most vulnerable to addiction*, Emily Sohn (July 2023); *The Financial Consequences of Legalized Sports Gambling*, Brett Hollenbeck, Poet Larsen, Daivde Proserpio (July 23, 2024).

online gambling are especially harmful to low-income gamblers and vulnerable households; and

- The National Problem Gambling Council reports a 30% increase in the risk of gambling addiction that coincides with the expansion of online gambling over the past three years.⁶

Given this, SB 862 rightly calls for a comprehensive mobile gambling prevalence study based upon multiple years' worth of data to be completed by July 1, 2031. Such a study will provide the granular data needed to understand the full scope and prevalence of mobile sports betting implications. We support public policy being based on strong data analysis and urge the Committee to favorably report out SB 862. Thank you.

⁶ *See supra* n. 4.

NCADD-MD - 2026 SB 862 FAV - Problem Gambling Fund

Uploaded by: Nancy Rosen-Cohen

Position: FAV



**Senate Budget & Tax Committee
March 11, 2026**

**Senate Bill 862
Gaming – Problem Gambling – Prevalence Study and Fund Revenue
Support**

NCADD-Maryland supports Senate Bill 862. When the State of Maryland expanded legalized gaming to video lottery terminals and casino tables, the General Assembly saw fit to ensure a funding stream to address the problems that accompany gambling. A fee was assessed for slot machines. A fee was also assessed for casino table games. But we neglected to add an *effective* funding stream with the expansion into sports and fantasy wagering.

This has resulted in an expansion of gambling without the accompanying resources to address the problems. The latest [gambling prevalence study](#) conducted in Maryland in 2024 shows the number of people who participated in on-line sports wagering jumped to 11.5%, up from 3% in 2022. Of those who gambled on on-line sports, 14.8% did so on a daily basis.

The study also showed that 5.7% of Maryland adults met the criteria for “disordered gambling,” up from 2% in 2022. That number jumps to 14.6% for those involved in sports gambling. These numbers also reflect significant racial disparities. There is little doubt that the incidence of problem gambling will continue to grow as we make it easier for people gamble in many different ways.

This bill is estimated to bring in \$6 million to the Problem Gambling Fund. This money could be used to employ more Certified Peer Recovery Specialists who are crucial to the outreach and support to people experiencing problems. The funds could also be used to expand public awareness and prevention campaigns, research, and treatment.

In addition, Senate Bill 862 requires the prevalence study conducted by the Center of Excellence on Problem Gambling specifically collect data on the prevalence of problem and pathological gambling among those participating in gambling in-person and on-line. It is important to better understand the impact of the level of accessibility mobile betting has on those who gamble.

As gambling becomes easier to access, especially through mobile technology, more people will need support to address the many problems that accompany it. We urge a favorable report on Senate Bill 862.

SB 862 NAAiG Written Testimony.pdf

Uploaded by: Oliver Barie

Position: FAV



**NATIONAL ASSOCIATION
AGAINST iGAMING**

WRITTEN TESTIMONY IN SUPPORT OF SB 862

National Association Against iGaming (NAAiG)

March 9, 2026

Chair and Members of the Committee:

On behalf of the National Association Against iGaming (NAAiG), we respectfully submit this testimony **in support** of Senate Bill 862.

SB 862 represents a prudent and responsible step forward by requiring the Maryland Department of Health to study the prevalence of mobile gambling addiction and pathological gambling, and to report transparently on how Problem Gambling Fund dollars are spent. As mobile wagering continues to expand, policymakers must ensure that public health data keeps pace with technological change. This bill does exactly that.

Maryland has already witnessed the rapid growth of mobile sports wagering. Unlike traditional, destination-based gambling, mobile platforms operate 24/7 on smartphones — devices that are constant, private, and frictionless. That accessibility fundamentally changes risk exposure. It increases frequency of play, reduces natural stopping points, and creates a digital environment designed to maximize engagement.

Before expanding into additional forms of online gambling, it is essential that lawmakers have current, Maryland-specific data on problem gambling prevalence, treatment demand, and fiscal mitigation costs.

SB 862 provides that guardrail. It ensures that policy decisions are informed by independent health analysis rather than industry revenue projections.

Equally important, the bill strengthens transparency regarding the use of Problem Gambling Fund resources. If the state is collecting funds intended to mitigate gambling-related harm, the public deserves clarity on how those dollars are allocated and whether they are meeting measurable outcomes.

This is not an anti-gaming measure. It is a pro-accountability and pro-public health measure. Maryland has an obligation to understand the full impact of mobile gambling before considering further expansion. SB 862 provides the data, oversight, and transparency necessary to protect Maryland families while ensuring informed policymaking.

For these reasons, NAAiG respectfully urges a favorable report on SB 862.

Respectfully submitted,

Oliver Barie

Director of Government Affairs, NAAiG

BWIBP Senate_Ltr of opposition SB761.SB885.igaming.

Uploaded by: Gina Stewart

Position: UNF



March 9, 2026

The Honorable Senator Guy Guzzone
Chair, Budget and Taxation Committee
Miller Senate Office Building, 3 West Wing
11 Bladen St.
Annapolis, MD 21401

Re: Opposition to SB761 and SB885– Expansion of Commercial Gaming – Internet Gaming Referendum and Internet Gaming and Online Bingo - Authorization and Implementation

Dear Senator Guzzone and Committee Members,

The legalization of iGaming in Maryland poses a serious threat to our state and to your constituents. A vote in support of SB761 and SB885 is a vote against the health of our economy and the health of the people of Maryland. I am writing on behalf of The BWI Business Partnership to request that you vote against this ill-conceived and potentially devastating legislation.

The legalization of online gambling in Maryland could result in several catastrophic economic impacts including a statewide personal income decline of \$65M, a loss of \$1.9M in state income taxes, and a loss of \$1.2M in local income tax each year.

The potential loss of revenue to the casinos can also impact the local communities and non-profits such as our organization and our Foundation (BWI Community Development Foundation) that receive grant funding through the video lottery terminal facility funds (Local Development Council (LDC)/Anne Arundel County). In FY25, our County Connector shuttle grant program serviced over 98,000 passengers by providing free transit to job centers in Anne Arundel County within the 3-mile radius of Live! Casino and Hotel and through our Roadside Beautification grant program, we have collected over 60 tons of litter along with providing landscaping services to the same area making the community more aesthetically pleasing and providing a healthier community for people to work, live and play.

The Cordish Companies, Live! Casino & Hotel Maryland and the Anne Arundel County Local Development Council (LDC) awarded more than **\$19 million** in local impact and community grants to organizations in Anne Arundel County for Fiscal Year 2026 including our Foundation organization. This year's grants bring the total funds generated by Live! Casino & Hotel in support of Anne Arundel County

organizations to more than **\$397 million** since Live! Casino & Hotel's opening.

To legalize iGaming without sufficient time to research its potential impacts does a disservice to the people and businesses that support and contribute to Maryland's economy. Beyond this potential harm to our state's finances, legalized online gambling will almost certainly result in a rise in gambling addiction, which puts the wellbeing and livelihood of Marylanders at serious risk.

The Sage Policy Group and Anne Arundel County Chamber of Commerce published a [report](#) further addressing the potential impacts of iGaming, including:

- **Job losses:** There are six brick and mortar casinos in the state which support 27,000 jobs as of 2023, according to the American Gaming Association. iGaming jobs are often held out of state which will cause a decline in locally held jobs and available wages and benefits.
- **Harm to surrounding businesses:** Potential expansion of brick and mortar casinos may halt, which limits possible revenue increases and traffic generation for other nearby businesses which benefit from casino traffic. Surrounding entertainment and shopping clusters, many of which opened because of casino traffic, will lose business as fewer guests travel to brick and mortar locations.
- **Lost opportunities:** Leisure and hospitality are struggling to recover from the pandemic. The loss of casino jobs and vendor opportunities will further harm the success of local businesses.
- **Limited wages:** iGaming could limit job opportunities for Marylanders with only a high school diploma who currently have access to positions like table games dealer which provide living wages and benefits but may disappear if iGaming is legalized.

I am sure you can see now how supporting this legislation is a vote against Maryland and Marylanders. The above risks pose too great a threat to the economy and therefore to the commercial interests we represent. The BWI Business Partnership strongly urges that you oppose this harmful bill.

Thank you for your consideration of our comments and concerns.

Sincerely,



Gina Stewart
President