

2026 SB 884 Maryland Center of Excellence on Probi

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Position: UNF



March 11, 2026

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

RE: SB 884 – Internet Poker Authorization and Regulation Act of 2026

Dear Chair Guzzone:

This letter is in strong opposition to *SB 884 – Internet Poker Authorization and Regulation Act of 2026*. This bill defines poker as a skill-based game and authorizes the State Lottery and Gaming Control Commission to license and regulate internet skill-based gaming operators. By defining poker as a skill-based game instead of gambling, this bill circumvents the voter referendum required by the Maryland Constitution.

Internet poker is gambling as it involves betting with real money and assets on an outcome that requires luck. There is skill involved, but gambling with skill is still gambling. Not only is internet poker gambling, but it is an addictive form of gambling. A literature review of online poker players found that the proportion of problematic gamblers was higher than in other forms of gambling.¹ Several factors predicting excessive gambling were identified such as stress, dissociation, boredom, negative emotions, irrational beliefs, anxiety, and impulsivity.

In France, internet poker has been legal since 2010. It ranks second in online gambling usage behind the lottery. The proportion of poker gamblers with problematic use also appears high in France. In the Excessive Gambling Reference Center, one patient in five is a poker gambler, with 75% being online poker gamblers.² Furthermore, 22.1% of online poker gamblers have a problematic use with 14.1% being severe problem gamblers and 8.0% moderate problem gamblers.³

Internet poker carries all the same risks as any other form of internet gambling. This includes negative consequences on physical and mental health, relationships, work and educational performance, and financial difficulties.⁴ In addition to the harm caused to individuals, online

¹ <https://pmc.ncbi.nlm.nih.gov/articles/PMC5387767/>

² <https://www.sciencedirect.com/science/article/abs/pii/S0165178117314166>

³ <https://www.sciencedirect.com/science/article/abs/pii/S0165178117314166>

⁴

https://www.drugsandalcohol.ie/41261/1/Pompidou_IT_2024_Risks_and_harms_online_gaming_and_gambling.pdf



UNIVERSITY of MARYLAND
SCHOOL OF MEDICINE

gambling and gaming problems can be linked to significant economic and societal costs corresponding to a considerable burden of disease in both cases.

We urge an unfavorable report. 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
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Maryland Center of Excellence on Problem Gambling
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S884_OPP.pdf

Uploaded by: Donna Edwards

Position: UNF



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SB 884 - Internet Poker Authorization and Regulation Act of 2026 **Senate Budget and Taxation Committee** **March 11, 2026**

OPPOSE

Donna S. Edwards
Maryland State and DC AFL-CIO

Chairman and members of the Committee, thank you for the opportunity to submit testimony in strong opposition to SB 884. On behalf of our 700 affiliated unions, I offer the following comments.

Currently, the following unions represent thousands of workers in six Maryland casinos: UNITEHERE, Seafarers International Union (SIU), International Union of Operating Engineers (IUOE), United Food and Commercial Workers International Union (UFCW), United Auto Workers (UAW), International Alliance of Theatrical Stage Employees (IATSE), American Federation of Teachers (AFT), and the Teamsters (IBT). These workers—table game dealers, slot attendants, bussers, wait staff, bartenders, maintenance, cleaners, and cooks—drive an industry built on in-person hospitality, gaming operations, food service, and security, and are all jobs that cannot be replaced by online platforms.

For the past couple of years, the General Assembly has returned time and time again to examine the idea of introducing IGaming into Maryland. Each time, lawmakers have declined to move forward because the risks are clear. The concerns are the same: the loss of brick-and-mortar jobs, the cannibalization of casino revenue that supports our communities, and the significant public-health consequences of expanding online gambling. Those concerns are still here. SB 884 attempts to rebrand online gaming as “internet poker” and “skills-based gaming,” but the underlying risks are still the same.

It is important to recognize that online poker is very different from live poker. Live poker depends on physical reads, table dynamics, and pace of play. Online poker removes all of these factors. There are no physical reads, no human cues, and no social context to slow the game down. The pace of the game accelerates dramatically online and players can participate in multiple tables simultaneously. The systems are designed to keep players engaged with no natural breaks.

The bill authorizes online poker and a wide range of “skills-based” games, yet the definition of “skills-based” is both broad and ambiguous, giving the Commission the power to approve almost any game it chooses. The Commission is only required to provide notice before adding new games; this is an open invitation to expand into online casino gaming without legislative approval. Legalizing internet poker under this bill would open the door to a less defined online



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gambling market that carries the same risks the General Assembly has already recognized in previous years.

For individuals with addictive tendencies, online poker is especially dangerous. When we spend digitally, we often do not recognize how much we are spending, making it easier to overspend. Online platforms amplify this risk with 24/7 access and an “instant reward” system designed to keep players wagering continuously. This creates a gambling environment that is more dangerous than live poker. Treating online poker as if it is simply a digital version of the live game is grossly misunderstanding the risks.

These problems are not just limited to adults that can legally participate in online gaming but are especially concerning for young people, primarily young men. Today, 90% of bets are placed on phones, meaning gambling is no longer an occasional activity; it is a constant impulse. Young men are 3.4 times more likely to engage in problematic gambling, and the most vulnerable years are ages 16-22, when the brain is still developing impulse control. A 2026 Common Sense Media report found that 36% of adolescent boys ages 11-17 reported gambling in the past year. These children are carrying betting platforms in their pockets 24/7.¹ We cannot risk the long-term negative effects that online gambling has on young people.

SB 884 magnifies the risks that the General Assembly has already recognized in expanding online gambling. The dangers are clear, the harms are documented, and the bill moves Maryland in the wrong direction.

¹ “The Hidden Epidemic: Online Gambling Among Teens and Young Adults.” Prairie Care. February 2026.



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Public Health Law Clinic Testimony.pdf

Uploaded by: Garrett Witte

Position: UNF

Testimony in Opposition to Senate Bill 884

Internet Poker Authorization and Regulation Act of 2026
Before the Senate Budget and Taxation Committee: March 11, 2026

The Public Health Law Clinic submits this testimony in opposition to Senate Bill (SB) 884, which aims to authorize and regulate internet poker and other “skill-based” games in Maryland without the requisite direct voter approval. Under Maryland laws and practices, poker that is played for money generally satisfies the definition of gambling because it involves wagering something of value on an uncertain event for the possibility of a prize. The Maryland Constitution requires voter approval before such gambling may be expanded to online platforms. Nonetheless, SB 884 attempts to avoid this requirement by labeling poker as a “skill-based” game and granting the State Lottery and Gaming Control Commission authority to determine which additional games qualify for this classification of “skill-based” games.

This testimony explains that SB 884 conflicts with Maryland’s legal framework governing gambling. First, Maryland statutes define gambling without any categorical exception for games that are labeled “skill-based.” Next, poker properly satisfies Maryland’s three-element test for gambling and has already been recognized as gambling by the Maryland Attorney General. Finally, authorizing online poker without voter approval would conflict with the Maryland Constitution.

I. Maryland Statutory Law Definition of Gambling

Maryland law defines gambling primarily through the act of wagering money or something of value on an uncertain event. The statute does not require comparing skill and chance.

Under Maryland Criminal Law §12-101, a “gaming device” is defined as “a game or device at which money or any other thing of value is bet, wagered, or gambled.”¹ This statute contains no language that establishes an exception for games that involve strategy or player skill. Instead, the statute primarily focuses on the act of wagering some value, not on whether skill or chance predominates in the game.

Similarly, Maryland Criminal Law § 12-102 prohibits a person from betting, wagering, or gambling “on the result of a race, contest, or contingency.”² A contingency is simply understood as an uncertain event. The random distribution of cards when playing poker is an uncertain event. Therefore, even if a player’s skill has some influence on the long-term outcome of the game, there is a wager on the uncertain distribution of the cards, which falls within this prohibition.

These statutes contain no exception for games that involve skill or strategy. The statutory framework focuses on whether participants risk something of value on an uncertainty. As

¹ MD. CODE, Crim. Law § 12-101(d).

² MD. CODE, Crim. Law § 12-102(a).

described above, because poker requires players to wager money on the uncertain distribution of cards, it falls within the Maryland statutory definition of gambling.

II. Maryland Three-Element Test

Maryland Courts analyze gambling through the existence of three elements: (1) consideration; (2) chance; and (3) a reward or prize.³ Online poker legally satisfies each of these elements.

First, consideration is clearly present. Consideration is present when a participant must provide money or something else of value to participate in the activity. In *State v. 158 Gaming Devices*, this element is further recognized through the insertion of money, tokens, or other payment to participate in a game. For online poker, players must pay money to participate in a poker game. This entry fee or wager satisfies the consideration element.

Second, poker involves the element of chance. This is the main element at issue for this bill. In *State v. 158 Gaming Devices*, the court explained that something falls within the gambling statute when, “by reason of any element of chance or of other outcome of such operation unpredictable by [the player], the user may receive or become entitled to receive” a reward.⁴ Even though skill may influence a player’s long-term success, the outcome of any given hand depends on the completely random distribution and order of the cards. Consequently, because hand outcomes depend on randomly dealt cards, the necessary element of chance is satisfied.

Third, poker provides a reward or prize. Courts recognize that money or items representing other reward value will satisfy this element.⁵ In the case of online poker, players compete for money or other valuable rewards based on the outcome of the game. This properly satisfies the reward or prize element.

Poker involves providing payment to participate, chance through uncertainty created by randomly dealt cards, and a monetary reward for winners. Therefore, poker satisfies all three elements of gambling that are recognized under Maryland law; it should not be placed into a separate “skill-based” category to bypass the voter approval required for online gambling expansion.

III. Maryland Attorney General Opinion Concludes Poker is Gambling

The Maryland Office of the Attorney General has already addressed a similar issue. Attorney General opinions provide written interpretations of Maryland law that clarify legal questions such as the one at issue in this bill. Although these opinions are not binding in the

³ *State v. One Hundred & Fifty-Eight Gaming Devices*, 304 Md. 404 (1985); *Chesapeake Amusements, Inc. v. Riddle*, 363 Md. 16

⁴ *State v. One Hundred & Fifty-Eight Gaming Devices*, 304 Md. 404 (1985).

⁵ *State v. One Hundred & Fifty-Eight Gaming Devices*, 304 Md. 404 (1985).

same way as a court opinion, these Attorney General opinions have persuasive authority that helps government officials act within the bounds of the law.

In 91 Op. Att’y Gen. Md. 64 (2006), the Maryland Office of the Attorney General issued an opinion that addressed whether a particular type of poker tournament conducted at a local tavern would violate Maryland’s criminal gambling laws.⁶ These tournaments allow players to participate without paying any fee to participate. While this opinion concluded that these types of tournaments do not qualify as gambling, the opinion relied upon the fact that no consideration was given because the players did not have to pay to participate. Nonetheless, the chance element at issue in SB 884 was properly satisfied by the game of poker. This opinion acknowledged the influence of skill on outcomes of poker games over time. However, the Attorney General concluded that the result of any given hand depends substantially on the cards that are dealt and the order in which these cards are dealt, which properly satisfies the element of chance. The Attorney General expressly rejected any argument that poker is purely a game of skill through this established element of chance. Additionally, the Attorney General made it clear that if consideration was given during these tavern tournaments, this type of poker tournament would absolutely constitute gambling.

The opinion therefore rejected the argument that poker is purely a game of skill and concluded that poker falls within Maryland’s gambling framework when the element of consideration is present. If participants provide consideration, such as an entry fee in exchange for the opportunity to play and win prizes, the activity is classified as gambling under Maryland law. Therefore, the entry fee involved in online poker discussed in SB 884 would satisfy consideration and all other elements of gambling. No such “skill-based” classification would be allowed under Maryland law.

IV. Other States’ Approaches

Courts in many jurisdictions have discussed similar issues. For example, in *United States v. DiCristina*, the Second Circuit decided that when an activity already qualifies as gambling under state law, the debate over whether poker is primarily a game of skill or chance is not determinative.⁷ Accordingly, the distinction of “skill-based” that this bill relies upon is improper because the game of poker satisfies Maryland’s definition of gambling.

Similarly, courts in multiple jurisdictions have concluded that poker contains a significant element of chance and held that chance predominates over skill for the purpose of constituting gambling.⁸

Likewise, in *Town of Mount Pleasant v. Chimento*, the South Carolina Supreme Court concluded that poker falls within the state’s gambling prohibition. The court in this case rejected the argument that poker should fall outside the statute because it is predominantly a game of

⁶ 91 Op. Att’y Gen. Md. 68 (2006). <https://oag.maryland.gov/resources-info/Documents/pdfs/Opinions/2006/91oag64.pdf>

⁷ *United States v. DiCristina*, 726 F.3d 92 (2d Cir. 2013).

⁸ *Commonwealth v. Dent*, 992 A.2d 190 (Pa. Super. Ct. 2010).

skill, establishing that “gambling/gaming depends not on the skill/chance ratio, but on the wager.”⁹

Maryland’s gambling statutes do not rely on what is known as the “dominant factor” test, which asks whether skill predominates over chance in determining the outcome of a contest or contingency.¹⁰ Instead, Maryland’s gambling statutes focus on whether a person wagers money or something of value on the outcome of a contest or contingency.¹¹ Poker inherently involves wagering on contingencies created by the random distribution of cards. Even if Maryland did apply such a test, there is still a significant question over whether or not poker skill predominates over chance. Each hand of poker is substantially affected by the random dealing of the cards, which introduces the requisite uncertainty into the outcome of the game. Therefore, the element of chance remains an essential element of poker and directly affects the result of the game, regardless of player skill.

Importantly, other states that have legalized online poker, such as New Jersey and Pennsylvania, have done so through explicit legislative authorization that treats and regulates poker as gambling.¹² These states did not create a separate gambling “skill-based” exception to bypass the proper gambling laws in their state, as SB 884 attempts to do.

V. The Maryland Constitution Requires Voter Approval for Gambling Expansion

The Maryland Constitution requires that there be direct voter approval before any expansion of commercial gambling. Article XIX § 1(e) of the Maryland Constitution states that the General Assembly can authorize additional forms of commercial gambling only if the expansion is approved by Maryland voters through a statewide referendum.¹³ Maryland has consistently followed this process for all of the recent major gambling expansions. This includes the recent legalization of sports betting in Maryland. SB 884 would authorize this new statewide online gambling market without this type of vote. Since poker played for money qualifies as gambling under Maryland law, moving it to internet platforms would represent an expansion of commercial gambling, which requires voter approval.

Conclusion

SB 884 conflicts with Maryland’s statutory and constitutional framework governing gambling. Poker that is played for money clearly satisfies the elements of gambling under Maryland law, and no Maryland legal authority recognizes an exception for “skill-based” games. The Maryland Attorney General has already acknowledged that when poker has consideration, it is classified as gambling. Additionally, other states that allow online poker regulate it as gambling rather than a separate exception.

⁹ *Town of Mount Pleasant v. Chimento*, 737 S.E.2d 830 (S.C. 2012).

¹⁰ *State Gambling Law Summary*, Gambling-Law-US, <https://www.gambling-law-us.com/State-Law-Summary/> (last updated 2007).

¹¹ MD. CODE, Crim. Law § 12-101(d); MD. CODE, Crim. Law § 12-102(a).

¹² N.J. STAT. § 5:12-95.17; 4 PA. CONS. STAT. § 13B.

¹³ MD. CONST. art. XIX, § 1(e).

Garrett Witte
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SB 884 attempts to create an exception for “skill-based” games to expand poker online without the voter approval that is required by the Maryland Constitution. Poker properly fits into the Maryland definition of gambling; there is no legal basis to create such an exception. This bill goes against the established Maryland legal practices and unfairly removes the Maryland citizens’ input from the decision-making process.

For these reasons, we request an unfavorable report on Senate Bill 884.

This testimony is submitted on behalf of the Public Health Law Clinic at the University of Maryland Carey School of Law and not by the School of Law; the University of Maryland, Baltimore; or the University of Maryland System.

2026 Lisa Johnson testimony.pdf

Uploaded by: Lisa Johnson

Position: UNF

I am writing to respectfully urge you to **vote against any bill that would expand gambling opportunities for the citizens of Maryland.**

While expanded gambling may appear to offer financial benefits to the state, the **human cost far outweighs any monetary gain.**

I know this personally. I am a **recovering gambling addict**, and I have seen firsthand the devastation that gambling addiction can bring. It touched every part of my life—my work, my family, my relationships, and my health. Here I am four years later still trying dig out of the financial mess my gambling addiction created.

I am a **highly educated professional**, yet I was still pulled into the grip of gambling addiction. Addiction does not discriminate. It can affect anyone.

Maryland already has many gambling opportunities. Expanding them further—especially through **easier and more accessible platforms such as online gambling and expanded sports betting—will only increase the number of Maryland families who suffer the same devastation.**

When weighing this issue, I urge you to remember that **people must weigh more than profits.**

I am also speaking for the many voices that cannot be here today—the individuals who lost their lives after gambling addiction overtook them. Their families and loved ones will never again hug them or hear their voices. The pressures and losses caused by gambling addiction became too much to bear.

Thanks to **Gamblers Anonymous of Maryland and the support of caring peer mentors**, I was fortunate enough to find recovery and rebuild my life. Not everyone is that fortunate.

Please do not make gambling even more accessible in our state. The easier it becomes, the more lives it will quietly destroy.

Before voting yes on any expansion of gambling, I ask you to **picture the tear-filled eyes of the families who have lost loved ones to this addiction.**

Their lives mattered.

Lives outweigh money.

Please vote **NO** on expanding gambling in Maryland.

Lisa Anne Johnson

MD Resident

SB884_testimony.pdf

Uploaded by: Ryan Eller

Position: UNF

To: Senate Budget and Taxation Committee

Date: March 11, 2026

Re: Testimony in Opposition to Senate Bill 884 – Internet Poker Authorization and Regulation Act of 2026

The Cordish Companies and Live! casino and oppose SB 884, which would authorize internet poker and other internet skill-based gaming in the State.

Maryland's brick and mortar casinos drive significant State revenues and generate material benefits to the State's economy.

- Maryland has the 19th largest population in the country but generates the 4th highest gaming tax revenues.
- Maryland's six commercial casinos support 15,000+ direct jobs, generate \$3.0 billion in economic impact; and create \$962.2 million in tax impacts.¹
- Maryland has one of the highest gaming tax revenues as a percentage of corporate income tax collected in the country, at 52%. In other words, the 6 casinos in Maryland pay over half as much tax annually as **the thousands of other corporations doing business in the state each year.** (\$848 million Gaming Tax v \$1.6 billion corporate income tax.²)

Since the inception of commercial gaming in Maryland, Maryland casinos have provided \$6.7 billion to the Maryland Education Trust Fund and over \$9 billion in overall gaming taxes. They have also generated over \$56 million in problem gambling fund contributions.

Maintaining the stability of Maryland's existing gaming market is essential to ensuring the continued success of the industry and the continued funding of public priorities supported by casino gaming revenues.

Legalization of Internet Poker and Skill-Based Games Places the benefits of a successful Casino Industry at Risk

- The expansion of gaming into internet poker and other online skill-based games risks cannibalizing existing gaming revenues that currently support Maryland's casinos and the thousands of jobs they provide.
- Experience in other jurisdictions demonstrates that online gaming shifts existing gaming activity away from brick-and-mortar facilities rather than creating substantial new gaming demand.

¹ Source: American Gaming Association

² Source: January 2023 DLS Fiscal Briefing

- Cannibalization is Real; Live! Casino saw a 70% decline in retail sportsbook traffic following the introduction of online sportsbooks in 2022.
- Live! Casino alone employs over 200 people in support of its poker operations alone, all of which would be at risk with the introduction of online poker

Fundamentally, SB 884 threatens the broader economic ecosystem supported by Live! and Maryland's Casino industry. In-person casino gaming drives employment in hospitality, restaurants, hotels, entertainment venues, and tourism industries that do not benefit from online gaming platforms.

SB 884 further defines internet skill-based gaming in a manner that allows the future expansion of online gaming well beyond poker.

- Skill Based Games are authorized by this bill, yet not specifically defined. These represent immeasurable risk to every aspect of the current casino business model from video lottery terminals to traditional table games.
- This could result in a broader expansion of internet gaming than initially contemplated, further increasing the potential for revenue cannibalization, the ill effects of problem gambling, all without a clear definition and understanding of the nature of gaming this bill is intended to authorize.
- As on line skill based games cannibalize casino revenues, it will be at a far lower effective tax rate, placing state tax revenues at risk. SB 884 taxes internet gaming at 30% versus the effective blended tax rate of casinos which is over 41%.

Maryland's casino operators have collectively invested billions of dollars to build and maintain high-quality facilities throughout the State. These investments were made in reliance on the stability of Maryland's gaming framework and the carefully balanced market structure established by the General Assembly.

The risks associated with expanded internet gambling also extend beyond economic impacts alone. Online gaming platforms provide continuous remote access to gambling opportunities and increases exposure to gambling activity among vulnerable populations. Internet gaming presents unique regulatory and public policy challenges compared with in-person gaming and require careful study and a deliberate approach to legislation.

Maryland's current casino program has proven highly successful in generating tax revenues, supporting employment, and funding critical public priorities while maintaining the highest standards in its approach to responsible gaming.

For these reasons, The Cordish Companies and Live! Casino respectfully requests an unfavorable report on SB 884.

SB 884.pdf

Uploaded by: Shane Sterry

Position: UNF

Testimony offered on behalf of:
Shane Sterry

IN OPPOSITION TO:

SB 884 – Internet Gaming

Hearing: 3/11/2026

Good afternoon, Chairman Guzzone and Honorable Members of the Budget and Taxation Committee.

My name is Shane Sterry. I am the Assistant Vice President of the Seafarers Entertainment and Allied Trades Union. Between Hollywood Casino in Perryville and Maryland Live!, our union represents well over 1000 casino workers in the State of Maryland. We also represent thousands of casino workers across the country in various other States.

As a union representing casino workers, we have firsthand experience with the realities of internet gaming expansion. On that basis, I am here today to strongly OPPOSE SB 884.

Since casino gaming was legalized in Maryland, our members have worked hard to bring revenue to the casino owners, and millions of tax dollars to the State of Maryland. We have negotiated in good faith with casino operators for jobs that pay a living wage, provide have health care benefits for our members and their families, and for job protections.

In every State where iGaming has been legalized, there have been negative ramifications to the casino industry and its workforce. I am not here to dwell on the societal negatives of iGaming, such as gaming addiction, underage gaming, and financial ruin faced by many people. You are well aware of these risks.

What I am here to discuss is the job loss and the livable wage decrease that every tipped employee will suffer if iGaming is approved.

Pennsylvania and New Jersey provide clear examples of iGaming's effect on casino employment. In Pennsylvania, more than 4,000 casino jobs were lost after iGaming was introduced, and in New Jersey, roughly 16,000 jobs were lost

Even the most conservative reports about iGaming in Maryland suggest that between 1,290 and 1,600 jobs will be lost if iGaming is passed. By comparison, in Michigan - one of the largest states to implement iGaming, an average of 6 jobs were created per iGaming license.

Physical casinos reinvest revenues into schools, infrastructure, local events, public safety, and local businesses. By contrast, iGaming often funnels profits out of state, depriving communities of vital resources and funding. The estimated loss in revenue for brick & motor casinos is 16.5% once iGaming is introduced. The majority of impact comes from the losses to table games dealers, Food and Beverage, and Hotel.

As a union that works hard to protect our members, and to ensure our members get a 'fair share' of the profit casino operators make, it was always my sense that the obstacles we faced were the casino owners. By passing this Bill, you are directly saying that all of the casino jobs are not important, and that the revenue to the State is more important.

As our elected legislators, I have great admiration for the work you do. It must be quite vexing to repeatedly balance the services needed for the residents, the cost of those services, and where the money will come from. And while I understand the economic attraction of iGaming, studies show that iGaming will take money and customers away from brick-and-mortar casinos. In turn this will severely impact our members' jobs and financial stability.

I urge you to vote against Senate Bill 884.

Respectfully,

**Shane Sterry
ssterry@seafarers.org
443-398-1539**

Guzzone_SB 884_Internet Poker Authorization & Regu

Uploaded by: Wayne Frazier

Position: UNF



Md. Washington
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March 3, 2026

Senator Guy Guzzone, Chairperson
Budget & Taxation
3 West Miller Senate Office Building
Annapolis, Md. 21401

Reference SB 884 – Internet Poker Authorization & Regulation Act of 2026

Dear Chairperson Guzzone:

It has come to my attention that the Budget & Taxation Committee will hear public comments on SB 884 – Internet Poker Authorization & Regulation Act of 2026, and its features to expand Maryland’s gaming to include i-Gaming. Please understand that it is my distinct pleasure to provide testimony representing the members and E-subscribers of Maryland Washington Minority Companies Association (MWMCA), located in Baltimore City, Maryland. Since 2002 MWMCA has operated as a trade, design, and material commodity trade association for hundreds of its members and thousands of its virtual E-subscribers.

Now comes our “Free State’s” unfortunate attempt to expand its entrance into i-Gaming at a time when it is less needed. With all the years it took to achieve casino style gaming in Maryland, along with the billions of dollars of investments in land purchase, permits, architectural and engineering design, purchase of expensive power and AC equipment, construct world class facilities, and train basic neophytes in gaming to serve this industry. Along with, vendors that sought state licensing and casinos’ increased expense for security of the facilities and its patrons, not to mention the state of Maryland building new roads to access these casinos; The ease of i-Gaming would add a major burden to crush this new industry.

Why, when there is so much downside for making it easier to allow folks to gamble. With this new legislation one would be able to place wagers while in the restroom relieving themselves or at work on their state job. At MWMCA, we believe that the risk is not worth affecting the entire flourishing industry. With revenues at their all-time high and the state enjoying its increase tax revenues; our residents working within the industry in

the thousands and retail sales tax contributing to the overall revenue of the state of Maryland, why risk it. Furthermore, the physical location of the casinos creates the actual employment of thousands of workers earning great compensation and benefits to support their families. The casino's spends millions on procuring food, beverages and other commodities that create a welcoming atmosphere, and all of this is part of the state's GDP. The new i-Gaming industry will be pale compared to overall spending and tax revenue the state enjoys now. Furthermore, the proposed provisions for a licensee to pay a \$1 million fee to earn the license will not allow for a legitimate state certified MBE to qualify for said new license, because that amount of cash sitting in one's personal account would surely disqualify them under the personal net worth size standards. Finally whatever small gains the state will earn in new tax revenue, it will reduce what it is earning now, with less people employed. Therefore, on behalf of MWMCA, I respectfully request a no vote because we believe this ill-timed recommended legislation would destroy the thriving casino gaming industry as we know it now.

Sincerely,

A handwritten signature in black ink, appearing to read 'Wayne R. Frazier, Sr.', with a long horizontal line extending to the left.

Wayne R. Frazier, Sr
President

MCF_INFO_SB884.docx - Google Docs.pdf

Uploaded by: Barbara Zektick

Position: INFO



SB884 - Internet Poker Authorization and Regulation Act of 2026

Position: Information Only
Hearing Date: March 11, 2026
Committee: Budget & Taxation

The Maryland Coalition of Families (MCF) is a statewide nonprofit organization that provides family peer support services at no cost to families who have a child or other loved one with a mental health, substance use, or problem gambling disorder. As experienced caregivers, we provide support, guidance, and hope to people who love or care for someone with a behavioral health challenge and advocate to improve the systems they rely on.

The National Survey on Gambling Attitudes and Gambling Experiences found that one of the greatest predictors of risk for developing a problem gambling disorder was participation in online gambling¹. Low barrier access to online gaming and gambling platforms can lead to the development of gambling disorders in anyone though young adults, particularly men of color, are at the highest risk.²

As the State explores options to legalize various types of online gaming for Marylanders, it is crucial to consider the cost of treatment and resources for people who develop gambling disorders as a result. Treating gambling disorders is already challenging. Gambling is not widely viewed as a behavioral health disorder. People tend to focus on the financial impact of gambling which is only a symptom of the larger problem of addiction. When people do seek help, they find few treatment options that specifically address problem gambling, long waiting lists to access services, and prohibitive costs that make treatment inaccessible. People with gambling challenges may have strained relationships with family and friends because of their gambling behavior, leaving them isolated without crucial support.

Individuals with addictions have far better outcomes when they are surrounded by a strong, supportive network of people they can rely on, who understand their challenges, and are committed to helping them in their recovery. It's crucial that as resources are developed to treat gambling challenges, families are not forgotten. Family members are key to a person's recovery, but they need support too. They may not understand that their loved one's disorder is a disease that requires treatment. They may harbor resentment from the impact their loved one's gambling has had on them. They simply may not know how to help. Peer support programs for individuals with problem gambling challenges are highly successful and similar family peer services are just as

¹ <https://www.ncpgambling.org/training/ngage-survey/ngage-3/>

² Moreira D, Azeredo A, Dias P. Risk Factors for Gambling Disorder: A Systematic Review. *J Gambl Stud.* 2023 Jun;39(2):483-511. doi: 10.1007/s10899-023-10195-1. Epub 2023 Mar 8. PMID: 36884150; PMCID: PMC9994414.



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valuable. Problem gambling challenges impact social systems, not just individuals. A holistic approach is required. If the families surrounding the person with the gambling disorder are supported, provided with resources, and educated about their loved one's disorder, then the effectiveness of other interventions and strategies are reinforced and the chances of success are greater.

If internet poker is legalized in Maryland, MCF strongly urges a holistic approach to funding prevention and early intervention strategies that focus on providing evidence-based support to people with gambling challenges as well as their families.

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