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THE MARYLAND HOUSE OF DELEGATES  
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**Testimony in Support of HB 518  
Gaming - Problem Gambling and College Athlete Protections**

This legislation seeks to address the rise of problem gambling in Maryland, particularly with respect to mobile sports betting. A growing number of Marylanders, especially young people, are becoming addicted to gambling.

A survey by the National Collegiate Athletic Association (NCAA) found that 58 percent of 18- to 22-year-olds are gambling, even though the legal age for sports betting in most states is 21.<sup>1</sup> Moreover, a study released last fall by the Maryland Center of Excellence on Problem Gambling found a rise in the rate of problem gambling, with nearly two out of five Marylanders who bet on sports in the past year exhibiting disordered gambling or at-risk gambling behavior in their lifetime.<sup>2</sup>

These troubling findings indicate a need to do more to protect Marylanders. This bill aims to prevent problem gambling behaviors and will make it easier for players to access treatment resources.

**1) Prohibits the use of credit cards in mobile sports wagering.**

- All other forms of gambling regulated by the Maryland Lottery and Gaming Control Commission (including slots, table games, bingo, and fantasy competitions) prohibit the use of credit cards. This bill would make mobile sports wagering conform.
- At least 7 other states prohibit credit cards in sports wagering.<sup>3</sup>

**2) Prohibits email marketing to players who have temporarily suspended their mobile sports betting accounts (i.e. who have self-imposed a “timeout”).**

- Since sports betting was legalized, Maryland has seen a deluge of sports betting ads, everywhere from social media to billboards. This prohibition would prevent vulnerable residents from being unduly exposed to email marketing when seeking to temporarily limit themselves from gambling.

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<sup>1</sup> [NCAA releases sports wagering survey data](#)

<sup>2</sup> [Statewide Gambling Prevalence in Maryland: 2024](#), Maryland Center of Excellence on Problem Gambling

<sup>3</sup> IA, IL, NH, OR, RI, TN, VT

- The prohibition would only apply for “timeout” periods of greater than 72 hours, giving time for the licensees to update their email lists accordingly. Sportsbooks generally offer players the option to set timeout periods of anywhere between 3 days and 365 days.

**3) Requires the display of the problem gambling hotline number (1-800-GAMBLER) when mobile sports betting users log on and log off.**

- The Maryland Problem Gambling Helpline is available 24 hours a day and connects individuals who struggle with gambling behaviors to the resources they need, including counseling, peer support, self-help, and support groups. Maryland residents are eligible for no-cost problem gambling treatment and can be referred directly to a counselor through the Helpline.
- Similar display requirements already exist in Maryland’s regulations. Sports wagering licensees are already required to display problem gambling disclosures in all promotional offers, all advertisements, all websites, all tickets/vouchers, and on all brick-and-mortar entrances.

**4) Requires mobile sports bettors to set deposit limits.**

- Players would be able to choose whatever dollar limit they feel appropriate for limiting themselves from problematic gambling behaviors.
- Maryland is already one of at least 23 states plus DC that either allows players to set their own limits or requires a house-imposed maximum deposit limit.<sup>4</sup>
- Lottery already imposes an ATM withdrawal limit of \$2,500 per day at brick-and-mortar sports wagering locations.
- Some licensees self-regulate with respect to deposit limits. For example, FanDuel requires all players that deposit more than \$2,500 to read and acknowledge a Responsible Play Statement.

**5) Requires a 24-hour minimum “cool-off” period when a player increases their deposit limit.**

- A “cool-off” period prevents players from engaging in problem gambling behavior by temporarily delaying their ability to gamble above their self-imposed deposit limit. If players are able to increase their self-imposed deposit limits at any time and with immediate effect, such limits become meaningless.
- A less stringent requirement already exists in Maryland’s regulations, requiring that the time period on a player’s previous deposit limit (i.e. that day, week, or month) must elapse before they are able to increase their limit.
- At least nine other states plus DC require a cool-off period.<sup>5</sup>

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<sup>4</sup> AR, CO, CT, DC, IL, IA, IN, KS, LA, MA, MI, NH, NJ, NV, OH, OR, PA, RI, TN, VA, VT, WV, WY

<sup>5</sup> CT, IA, IN, KY, MA, NJ, PA, NV, WY, DC

**6) Requires periodic re-verification of player identity on mobile sports betting platforms.**

- It's important that sports wagering apps take this basic preventative measure to ensure that those under the age of 21 are not illegally engaging in sports betting by using their parent's or another person's account (aka proxy betting).
- Maryland's regulations already require licensees to verify user identities, albeit not on a recurring basis. The bill is silent on how often re-verification must occur.

**7) Ensures that people who apply for the voluntary exclusion program (VEP) are automatically referred to Maryland Center of Excellence on Problem Gambling, unless they opt out.**

- In July 2023, the Department of Legislative Services' Office of Program Evaluation and Government Accountability released a performance evaluation on the Maryland Center of Excellence on Problem. In that report, it was recommended that the VEP application form be changed to default to allow a peer recovery support specialist to reach out to the VEP enrollee, unless they have opted out on the application form.
- Both the Maryland Department of Health and the Center agreed with this recommendation. Lottery, however, has subsequently refused to implement the change to the VEP application form.

**8) Raises the minimum age to participate in regulated fantasy competitions (i.e. daily fantasy sports) from 18 to 21 years old.**

- Maryland's current regulations limit play to those age 18 and older. Raising the minimum age to 21 will conform daily fantasy sports with Maryland's existing regulations for sports wagering, slots, and table games, which all require players to be at least 21 years old.
- This provision protects young people. Daily fantasy sports has been described as a "gateway drug" that can attract players into problem gambling behaviors at a young age. In fact, this gaming effectively existed as a placeholder for sports wagering until the Supreme Court allowed states to create legal sports betting markets a few years ago. Maryland's regulatory minimum of 18 years was not updated once sports wagering was enacted in Maryland.
- At least five other states set an age minimum of 21 years for daily fantasy sports.<sup>6</sup>

**9) Bans player-specific prop betting on collegiate athletic events.**

- Player-specific prop bets (i.e. bets on an individual athlete's statistical performance) are already banned in Maryland for collegiate athletic events. The Lottery directed sports wagering operators to stop taking such bets as of March 1, 2024. This provision simply codifies existing practice.

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<sup>6</sup> AZ, IA, LA, MA, VA

- Sports bettors would still be allowed to place wagers on team performance at the collegiate level (outright winners, over/under total team points, bets against the spread, etc.), as they can under existing guidance. Prop betting for professional sports is not impacted.
- The NCAA has called for state legislatures and gambling regulators to prohibit player-specific prop bets in collegiate athletics as such bets have contributed to the harassment of college athletes.<sup>7</sup> Banning prop bets on individual athletes protects them from potentially harmful threats.

**10) Requires sports betting licensees to share certain transactional data with certain institutions of higher education.**

- Morgan State University, Bowie State University, and the University of Maryland School of Medicine (which houses the Maryland Center for Excellence on Problem Gambling) would receive specific betting data from sports betting licensees to help the institutions conduct prevalence studies on the impact of problem gambling in the state. Currently, the universities are only able to conduct research through the use of surveys, which are expensive to conduct and yield a low response rate.<sup>8</sup>
- To protect the privacy of player data, the data shall exclude personally identifiable information and is exempt from disclosure under the Public Information Act.
- A few other states, including West Virginia, have mandated such data-sharing agreements.

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<sup>7</sup> ESPN: [NCAA president Charlie Baker calls for ban on college prop bets](#)

<sup>8</sup> The Center's 2022 Prevalence Study had a response rate of 11.4%.