



March 5, 2026

Ways and Means Committee
130 Taylor House Office Building
131 Taylor House Office Building
Annapolis, Maryland 21401

RE: HB 1453 – Gaming - Extensions of Credit, Penalties, Player Protections, and
Distribution of Proceeds - Alterations – Support

Dear Chair Wilkins:

This letter is in support of *HB 1453 – Gaming - Extensions of Credit, Penalties, Player Protections, and Distribution of Proceeds - Alterations*. This bill offers a number of strong public health measures.

The Center warns everyone against using credit when gambling, be that a casino line of credit or placing bets on a credit card. 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 to 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 This bill is a strong consumer protection bill that will support people in keeping gambling fun and reducing the financial burden of problem gambling.

We urge a favorable report on HB 1453. If you would like more information, please contact Heather Eshleman at heshleman@som.umaryland.edu or (667) 214-2120.

Sincerely,

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