

MCF_HB195_FAV.pdf

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Position: FAV



State Lottery and Gaming Control Commission - Authority to Conduct Studies on the Use of Emerging Technology - Collaboration

Position: Support
Hearing Date: February 5, 2026
Committee: Ways & Means

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.

MCF supports efforts to better understand how emerging technology can be used to create a safe and transparent gambling environment that prohibits young people from engaging in gambling activities before the age of 21 and protects those of legal age from identity theft or other security breaches. According to the Maryland Center of Excellence on Problem Gambling, young people who gamble before the age of 21 are four times more likely to develop gambling disorders later in life, are more likely to engage in other risky behaviors such as alcohol and/or drug use, have higher instances of anxiety and depression, suffer poor academic performance, and have strained relationships with family members.

Exploring emerging technologies is a critical first step to protecting young people from the harmful effects of activities that can lead to a problem gambling disorder. But these technologies also carry risks that could be particularly harmful to young adults interacting with gaming platforms. While we support identifying technology that would support age verification to prevent illegal gaming and the use of facial recognition and biometrics to protect against identity theft, we would caution that these technologies also carry a responsibility to ensure that any data collected about young people using these digital tools is safeguarded, used only for its intended purposes, and provide consumers with full transparency so they can make informed decisions about their participation and interaction with these tools.

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testimony HB 195 MDDCSAM gaming emerging technolog

Uploaded by: Anita Kennedy

Position: FWA



MDDCSAM is the Maryland state chapter of the American Society of Addiction Medicine whose members are physicians and other health providers who treat people with substance use disorders.

HB 195 **FAVORABLE WITH AMENDMENT**

State Lottery and Gaming Control Commission - Authority to Conduct Studies on the Use of Emerging Technology – Collaboration

Ways and Means Committee January 5, 2026

Greetings, Chair Wilkins and members of the committee,

MDDCSAM supports the plan to create a work-group on the state lottery and gaming program, including the study of emerging technology, for the purpose of reducing harms.

This is needed since gambling is a growing health crisis which ensnare millions of Americans. Evolving technology, including gamification, online portals, "streamers," etc. continue to fuel the epidemic. Revenue from sports betting is increasing exponentially.

Since 2013, Gambling Disorder has been defined in the Diagnostic and Statistical Manual - Fifth Edition (DSM-5) in a way that is essentially identical to substance use disorders. **(References below)** These disorders can be mild, moderate or severe. Whether behavioral or substance-related, addictions often result in devastating harm, can be fatal, and require treatment

Respectfully,

Joseph Adams, MD, FASAM, addiction & internal medicine,
Co-Chair, MDDCSAM Public Policy Committee

REFERENCES:

DSM-5 Diagnostic Criteria: Gambling Disorder

<https://portal.ct.gov/-/media/dmhas/pgs/dsmdiagnosispdf.pdf>

from:

American Psychiatric Association. (2022). Diagnostic and statistical manual of mental disorders (5th ed., text rev.). <https://doi.org/10.1176/appi.books.9780890425787>

Queen_testimony-HB195_Gambling_WM.pdf

Uploaded by: Pamela Queen

Position: FWA



THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

**Sponsor Testimony - Request for Favorable Recommendation
HB 195 - State Lottery and Gaming Control Commission - Authority to
Conduct Studies on the Use of Emerging Technology – Collaboration**

Greetings Chair Jheanelle Wilkins, Vice Chair Jessica Feldmark, members of the Ways and Means Committee,

The purpose of HB 195 - *State Lottery and Gaming Control Commission - Authority to Conduct Studies on the Use of Emerging Technology - Collaboration* is to enable the Maryland Lottery and Gaming commission to utilize universities and research entities to expand its research capacity related to new technologies.

Bill Summary:

HB 195 will allow the Maryland Lottery and Gaming commission to authorize or collaborate with research entities that study the use of technology to *protect customers*, including *advanced cybersecurity measures*, *AI to detect problem gambling*, and *leveraging digital identity verification* to prevent fraud and underage access.

The bill will enable the Commission to work with technology experts and unbiased research entities to foster *data-driven* decision-making and policymaking.

The Problem:

According to the Maryland Center of Excellence on Problem Gambling, a part of the University Maryland School of Medicine, its helpline has been receiving more calls from young adults ages 18-24 in recent years. Additionally, 41% of college students who bet on sports have placed a bet on their school's teams and 35% have used a student bookmaker. Survey respondents indicate that advertisements have a major influence on betting activity with 63% of on-campus students recall seeing betting ads and 58% of those students are more likely to bet after seeing the ads. This betting activity is at a higher rate than that found in the general population.

One promising technology to combat problem gambling on college campuses is Geofencing technology. This technology can be used in online gambling to enforce *legal* and *regulatory* requirements by creating a virtual boundary around approved geographic areas and preventing users outside those zones from placing bets or accessing

services. This bill proposes a study with Morgan State University and Bowie State University because of their geographical differences and past research on the topic of gambling on college campuses.

The Technology:

Geofencing is a technology that is already used to restrict access to online gambling apps in states where online gambling is prohibited. Geofencing is a location-based service in which an app or other software program uses radio frequency identification (RFID), Wi-Fi, GPS, or cellular data to trigger a targeted marketing action (such as a text, email, social media advertisement, or app notification) when a mobile device or RFID tag enters or exits a virtual geographic boundary, known as a geofence.

Per a NIH study, geofencing technology can provide just-in-time adaptive interventions for addictive adult gamblers - [Smartphone App Delivery of a Just-In-Time Adaptive Intervention for Adult Gamblers \(Gambling Habit Hacker\): Protocol for a Microrandomized Trial - PMC \(nih.gov\)](#).

The Approach:

This study can be a model for a proactive approach to integrate technology with oversight and control efforts to mitigate problem gambling. I seek a favorable recommendation for this bill.

Cordially,



More Information:

<https://www.youtube.com/watch?v=vQscG-PTaDY>

<https://www.gambling.com/us/news/geofencing-technology-works-expert-says-2927500>

2026 HB 195 Maryland Center of Excellence on Probl

Uploaded by: Blair Inniss

Position: INFO



February 5, 2026

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

RE: HB 195 – State Lottery and Gaming Control Commission - Authority to
Conduct Studies on the Use of Emerging Technology - Collaboration

Dear Chair Wilkins:

The Maryland Center of Excellence on Problem Gambling (the Center) is submitting this Letter of Information on *HB 195 – State Lottery and Gaming Control Commission - Authority to Conduct Studies on the Use of Emerging Technology - Collaboration*.

The Center promotes 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. It does so by working closely with appropriate state stakeholders and bringing together experts from a variety of disciplines including psychiatry, medicine, epidemiology, social work, law and others.

The Center is aware of an amendment to combine HB 46 and HB 195 into a workgroup to develop a potential study on existing geofencing technologies and other emerging technologies. The Center is supportive of this amendment and welcomes the opportunity to participate in the workgroup. If you would like more information, please contact Heather Eshleman at heshleman@som.umaryland.edu or (667) 214-2120.

Sincerely,

Heather Eshleman, MPH

Director of Operations
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