

# **Baltimore Sun - Does Maryland have a sports bettin**

Uploaded by: Julie Palakovich Carr

Position: FAV

# THE BALTIMORE SUN

Does Maryland have a sports betting problem? | EDITORIAL

By [Baltimore Sun Editorial Board](#)

October 17, 2025

Sports wagering has become a [big multibillion-dollar business](#) across the United States. Since the U.S. Supreme Court opened the door to legalized sports gambling in 2018, at least 38 states have adopted some form of it, including Maryland, where 16.8% of adults placed at least one wager on an athletic event last year, according to one survey. For most players, betting on the Super Bowl or a horse race or perhaps something more exotic is no big deal: It's just money spent on entertainment. State-sponsored lotteries and casinos are available to serve the public's gambling needs, too. But at what point does it all come at too great a social cost? Could we be experiencing an intolerable rise of "[problem gambling](#)" — when it becomes an uncontrollable disorder that disrupts lives and bankrupts families.

The short answer? Incidents of compulsive gambling are clearly on the increase, and the question at hand is, should we be doing more to guard against this danger? And there's another closely related question that should give pause: Has the state become so dependent on gaming revenue that the folks in Annapolis, Gov. Wes Moore and members of the Maryland General Assembly, are too reluctant to take steps that might somehow restrict this lucrative activity at a time when the state needs all the tax revenue it can get?

First, the worrisome new data. The University of Maryland School of Medicine's [most recent survey](#) by the Maryland Center of Excellence on Problem Gambling found 5.7% of Maryland adults met criteria for "disordered" gambling. The percentages were higher for men (8.9%) with over half of them African American. And it ran the gamut of ages from 56 to 64 years old (7.7%) to 18 to 24 (6.9%). Yet here might be the most troubling result: [Their numbers are growing](#). More than 11% of adults participated in online sports gambling last year compared with 3% in 2022. And 13% of the problem gamblers reported seeking help at some point compared to 7.5% two years earlier.

But sports gambling also comes with a big payoff — tens of millions of dollars in new tax revenue for the state, with most of it going to upgrade schools through the Blueprint for Maryland's Future plan. Between Fiscal Year 2024 and 2025, the state's sports gambling revenue increased nearly 50% from about \$60 million to nearly \$89 million last year based on nearly \$1 billion in added wagering. And it's also fair to point out that Maryland has already [taken some steps](#) to address problem gambling — operating a helpline (1-800-GAMBLER), a voluntary exclusion program and support for various nonprofits that support problem gamblers and their families.

But is that enough? The survey results suggest that it might not be. And since there are few federal regulations on the subject, it's up to states to set limits or better educate the public or provide services when needed. The numbers strongly suggest that the subject deserves to be revisited — perhaps with an independent blue-ribbon commission to determine best practices and how Maryland might guard against a further uptick in problem gambling. Again, that's not to diminish what has already been done, but the [sports wagering landscape is changing quickly](#) with online availability, exotic forms of wagering and inviting sales pitches. A second look is clearly in order.

Private operators of state-sponsored casinos and others in the industry may resist. They'll point out that efforts to curb legal gambling may drive people to the illegal kind. That may well be true, but it's just as unreasonable to expect individuals with a disorder to always be able to self-regulate. Some limits need to be set — just as they are for alcohol and marijuana dispensaries.

The Maryland survey did offer one bit of good news. Most problem gamblers are aware of the toll-free gambling help line and about two-thirds of respondents say they've received information on how to gamble responsibly through TV and radio ads, billboards, flyers, online messages and the like. That's a start. But we're betting that we can do more to protect those who could be adversely impacted by problem gambling.

# **Baltimore Sun - He Lost \$149k In A Day.pdf**

Uploaded by: Julie Palakovich Carr

Position: FAV

# THE BALTIMORE SUN

## He lost \$149K in a day; panicked Maryland moms see gambling hook young men

By [Jeff Barker](#)

Baltimore Sun

September 25, 2025

Over the course of a dozen years, the gambler had progressed from video games simulating betting, to online roulette and blackjack, to a particularly volatile form of stock trading called options trading.

The Johns Hopkins University graduate seemed not to grasp the destructive nature of his habit. Like hundreds of thousands of other Marylanders, as casino and online gambling boomed, he felt almost imperceptibly pulled into betting, like a rip current carrying him out to sea. He was 14 when he made his first bet.

Seeking a gambler's high, he made the worst — but perhaps most fortuitous — bet of his life, paying \$150,000 from his Robin Hood account in 2024 for a disastrously timed option to invest in a fund called SPY tied to the short-term fortunes of the S&P 500. The market tanked, and he lost \$149,000, which he could afford because of a family inheritance. But the experience rattled him enough that he began seriously questioning his compulsion.

"I lost several years of salary for most people in one trade. It's what got me to stop," said the gambler, who — like other bettors interviewed for this article — spoke on condition of anonymity because of stigma attached to the practice.

Now 29, he helps run a support group for recovering gamblers 35 and under that has expanded so quickly that organizers are launching a second one. Business for such groups is booming. As online sportsbooks line up glitzy promotions for a new NFL season, state experts are sounding alarms about men in their 20s and 30s — and in some cases, still in high school — who grew up loving sports and their phones, and struggle to resist their mobile sports betting impulses.

### **'An underlying shame'**

The Baltimore Sun interviewed four male gamblers — three of them in support groups — two counselors, and two mothers of sports bettors. The gamblers spoke of sleepless nights, betting more than they can afford, multiple relapses, persistent guilt about the heavy shame of keeping it all secret, and yet still clinging to the false hope that they could outsmart casinos and sports-betting apps built to ensure they never do.

“I’d be living in an apartment [in College Park] with three friends and staying up late with the door closed and huddled over my laptop screen,” said a 25-year-old former University of Maryland student who calls himself a recovering gambler. He said he would search for any sports he could find to bet on late at night, even international table tennis, which he knew little about.

“I had this insatiable desire to win funds back that I lost. I’d be throwing things against the wall when things did not go how I wanted,” he said.

The Sun [reported in February](#) that staff members of the 1-800-GAMBLER helpline were noticing a disturbing trend of compulsive gambling among 18 to 24-year-old men. The Sun’s reporting was cited [in an April lawsuit filed by Baltimore](#) against DraftKings and FanDuel that accused the leading sports betting sites of exploiting the vulnerabilities of people likely to have gambling disorders through the lure of lucrative bonuses and other means. The suit is pending.

Counselors say a growing wave of frantic Maryland mothers is now seeking help, terrified as their kids spiral into credit card debt, lured by a vast array of sports bets — not just on wins and losses, but on partial scores, player stats, and even the most obscure game moments, they can make 24/7.

“I have tremendous anxiety for what’s coming for the teenagers of today,” said the Maryland-based mother of a problem gambler who helps lead a group of parents for Gam-Anon, whose self-stated purpose is to provide “assistance and comfort to those affected by someone else’s gambling problem.”

“With most people in the family, fathers included, there is an underlying shame,” said the mom, who asked not to be named because the group maintains strict privacy. “It’s probably one reason that so many — especially the young gamblers — are enabled for so long.”

She said she tells newcomers: “Welcome to a group of people you never wanted to hang out with.”

Another mom in the Maryland group said her son is 32 now and still paying off gambling debt from a dozen years ago. “He came to us many, many times asking for money. It’s frightening to watch your child go through this. You think as a parent, you’re going to fix it,” she said. “But the addiction is the same kind of addiction you have when you’re addicted to a drug.”

### **Gambling on credit — with money they don’t have**

Will Hinman, a peer recovery specialist with the Maryland Center of Excellence on Problem Gambling, said mothers regularly call. “And I mean, they’re just pulling their hair out. They don’t know what to do,” he said.

“I literally got a call just a couple of hours ago from a mom sitting there with her 21-year-old son. Sometimes, the person they are calling about acknowledges they have a problem. Other times they don’t, and on some occasions are even annoyed with their parents for calling, even when living off their parents,” Hinman said.

He said the organization regularly hears from high schools asking for advice because “we are hearing the same common theme from teachers that their students spend a lot of time on their phones and they suspect some of them may be gambling.”

Online sports betting is the only form of gambling in which Maryland permits credit cards. Players not only rack up debt paying for wagers but can face extra fees — plus interest — because some credit card companies treat gambling charges as cash advances. Other credit card issuers consider gambling charges unacceptable and won’t process them.

In August, DraftKings, the giant online sportsbook and fantasy site, began prohibiting credit card deposits for sports bets, saying the move would help bettors avoid cash advance fees and higher interest rates. The action came after the Boston-based company was fined \$450,000 by the Massachusetts Gaming Commission in July for accepting some credit card funds despite that state’s prohibition.

Last year, the Maryland General Assembly declined to approve legislation banning credit card use on mobile sportsbooks and raising the minimum age from 18 to 21 to play daily fantasy contests.

“It’s just easier to pile up debt or money you don’t actually have,” said Del. Julie Palakovich Carr, a Montgomery County Democrat who was the chief sponsor. She said 10 other states already prohibit such credit card use.

Palakovich Carr told The Sun she may reintroduce the bill when the legislative session begins in January.

Her earlier proposals had raised red flags in the Maryland Lottery and Gaming Control Agency at least partly because they would cut into the revenue the state derives from sharing sportsbook profits, according to a Feb. 6 agency memorandum obtained by The Sun.

State taxes on companies’ sports betting revenue [increased in July from 15% to 20%](#). Sports wagering contributed \$89 million in the fiscal year ending June 30 to the state, which faced a \$3.3 billion budget deficit during the last legislative session that was resolved with a variety of spending cuts and tax hikes.

Contacted by The Sun in late August, the gaming control agency didn’t take a position on whether it might support barring credit card sports wagering or raising the fantasy age.

“The DraftKings move is an indication that the gaming industry takes these issues seriously, which we appreciate, and we’re open to productive conversations on these topics,” an agency spokesperson said.

The General Assembly did pass legislation, effective July 1, adding instruction to public school curricula on the relationship between gambling and youth suicide.

## **Sports betting boom**

The state licenses 12 mobile sportsbooks and 13 retail sportsbook locations.

In 2022, a state-sponsored study concluded that 4% of adults in Maryland were pathological or problem gamblers, and another 6.9% were considered “at risk.” That was before online sports betting began in the state in November 2022, so the current prevalence is not known.

“Maintaining the balance of generating revenue and promoting the importance of responsible gambling is always a priority,” the gaming control agency told The Sun. “We collaborate closely with the Maryland Center of Excellence on Problem Gambling, including our work together on the recent production of videos intended to raise awareness among vulnerable populations.”

The state has been considering broadly expanding gambling options by allowing traditional casino games — such as blackjack, poker, slots and roulette — to be played online. Internet gaming is particularly risky for out-of-control players because the games can move so quickly.

The General Assembly — and then Maryland voters — would need to approve iGaming, which is predicted to deliver the state several hundred million dollars a year in revenue once it ramps up.

Sports betting is deceptively hard. In many ways, such wagering is akin to a 2-point conversion attempt in the NFL. The ball seems tantalizingly close to the goal line, but teams convert fewer times than not.

There have been some big Maryland wins. For example, a bettor at Live! Casino & Hotel Maryland [collected \\$714,000 in 2022](#) on a \$5,000 wager when his three huge underdog NBA teams with losing records pulled upsets — two in overtime — on the same night.

But player performance is unpredictable, and sportsbooks possess a built-in advantage — a commission of sorts — known as the “vigorish” or “juice.” The vig, built into the odds, provides the sportsbook a profit margin even if the money comes in equally from bettors on both sides of a wager.

The wide array of available wagers includes proposition bets, or “props,” that are placed on occurrences — such as predicting a player’s statistics before or during the game — other than

the final score. Many sportsbooks offer bets on what color Gatorade will shower the winning Super Bowl coach.

With the NFL season opening, counselors expect an upsurge in gambling. NFL games, particularly postseason contests such as the Super Bowl, and the March Madness basketball tournaments, attract more bets than any other sports events in the United States.

The heightened interest in sports betting among college students has put Maryland campuses on the defensive.

The University of Maryland, for example, sends messages to student athletes not only warning against point shaving and impermissible gambling (which includes fantasy leagues), but also cautioning against disseminating “insider information” about strategies or player injuries that could be useful to gamblers, according to documents obtained under Public Information Act requests.

At the University of Maryland, Baltimore County, athletes were reminded before this year’s March Madness tournament to steer clear of any bracket sheets “in which an entry fee is required and money or any item of tangible value may be won.”

### **‘An escape’**

Compulsive gambling, or its precursor, can begin innocently.

“It all started very virtual for me, in a video game,” said the Johns Hopkins graduate, who estimates he has lost about \$300,000 gambling, including the \$149,000 on a failed stock option. His first gambling experience was playing online dice, roulette, blackjack and other games, using video game currency that he bought with real money.

On a recent afternoon, he sat at a table in a Baltimore café reviewing dozens of saved screenshots on his phone showing a stunning history of 2017 video game purchases.

The history shows that on one February day, he spent \$42.74 to buy orbs — a form of currency — in a Japanese fantasy role-playing game called Fire Emblem. He then compulsively spent another \$42.74 later that day on more orbs, then another and another and another until his eighth click brought the tab to \$341.92.

As he reviewed his purchases, he seemed astonished at his own recklessness, as if he were watching somebody else’s history. “I just kept going!” he said as a screenshot showed yet another buy.

The 2017 losses from the video game — which relies on chance in a way that resembles gambling — foreshadowed future trouble.

“I wasn’t sleeping when I would be gambling,” he said. “My relationship with my parents was absolutely terrible. I had stolen money from my parents a bunch. They had no trust in me at all.”

He says he gambled to divert himself from health issues or sadness or to try to feel good, or at least numb. His older brother died of brain cancer in 2022, leaving him money — he did not say how much — that he admits he used for gambling.

“It was an escape to cope with difficult feelings,” he said. “I think it took me many years to realize how unsafe it was.”

**Delegate Palakovich Carr Testimony - HB 518 .pdf**

Uploaded by: Julie Palakovich Carr

Position: FAV

JULIE PALAKOVICH CARR  
Legislative District 17  
Montgomery County

Ways and Means Committee  
Chair, Revenues Subcommittee

Chair, Montgomery County  
House Delegation



The Maryland House of Delegates  
6 Bladen Street, Room 202  
Annapolis, Maryland 21401  
410-841-3037  
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Julie.PalakovichCarr@house.maryland.gov

THE MARYLAND HOUSE OF DELEGATES  
ANNAPOLIS, MARYLAND 21401

**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%.

**NCAA - Support MD HB 518.pdf**

Uploaded by: Julie Palakovich Carr

Position: FAV

February 5, 2026

VIA EMAIL

Maryland House of Delegates  
6 Bladen Street  
Annapolis, Maryland 21401-1991

Dear Members of the Maryland House of Delegates Ways and Means Committee,

The NCAA's mission is to offer student-athletes an exceptional experience both on the field and in the classroom, supporting their long-term well-being. A key part of that mission is ensuring that competition is safe, fair, and inclusive – both through our efforts and those of our member institutions. Unfortunately, since sports betting expanded, bettors are increasingly harassing student-athletes online and in person – sometimes over plays that had nothing to do with the outcome of the game. These bets put a target on young people, are easily manipulated and should be banned.

We believe allowing individual college prop bets negatively impact athletes in several ways:

- Prop bets attach an individual student-athlete's name to a bet and therefore increase the likelihood of betting harassment being targeted specifically toward them.
- Prop bets increase the risk of insider information being solicited and/or leveraged to manipulate betting markets. Student-athletes, unlike professional athletes, are far more accessible to other students and members of the public.
- Prop bets may entice student-athletes into engaging in sports betting by betting on themselves to outperform the line.
- Prop bets increase the risk of "spot fixing," or would-be match fixers targeting student-athletes and other sporting participants to fix a portion of a contest without having to fix the whole contest. Recent federal indictments and the NCAA's own investigations into integrity issues for college basketball are proof positive that these bets make student-athletes targets for game manipulation schemes.

Currently, of the 39 states and DC that have legalized sports betting, 25 allow individual college prop bets in some capacity. Importantly though, at the beginning of 2024, that number was higher. Since the NCAA began calling for states to outlaw these bets, four state gaming commissions – including Maryland – have amended their policies to no longer accept individual prop bets on college athletes.

**For these reasons, the NCAA strongly supports Maryland House Bill 518 which codifies a 2024 Maryland Lottery and Gaming Control Commission decision to ban individual proposition bets on all college athletes.**

We understand sports betting is here to stay, and as a former governor, I understand the importance of regulating the industry effectively. I believe Maryland should codify their commission's decision to ban these risky bets from the marketplace and continue to be a national leader in effective gambling industry management.

Thank you again for addressing this important issue impacting our schools, conferences, coaches, and student-athletes. While legalized sports betting has increased interest in sports, there needs to be parameters put in place to prevent harassment and promote competition integrity. This bill is an important step in that direction, and other states should look to Maryland's leadership over the past two years as an example of protecting college athletes.

Please feel free to contact our office with any questions you may have.

Respectfully,



Charles D. Baker  
President, NCAA

CC:  
Delegate Julie Palakovich Carr (MD-17)

**HB 518 - prop bets and safeguards (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 HB 518**

**Ways and Means Committee Hearing**

**February 12, 2026**

On behalf of The Cordish Companies and Live! Casino Hotel Maryland, I respectfully submit this written testimony **in support** of HB 518, which enhances problem gambling and college athlete protections in relation to sports betting, particularly online sports betting.

A growing and loud chorus of voices from academia to news outlets to public health experts has given voice to concern over the negative impacts of online gambling:

- 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;”<sup>1</sup>
- Numerous universities, such as Northwestern University, University of Kansas, BYU, UCLA and more, have issued reports detailing the negative financial impacts of online gambling.<sup>2</sup> These studies found that the negative impacts of 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.<sup>3</sup>

The Maryland Center of Excellence on Problem Gambling revealed in a recent study that 51% of Marylanders who engage in online sports betting experience problem gambling harms.<sup>4</sup> 20%

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<sup>1</sup> *Deseret News*, “Online gambling: the stakes for public health” (Jan. 24, 2025).

<sup>2</sup> *Gambling Away Stability: Sports Betting’s Impact on Vulnerable Households*, Scott R. Baker, Justin Balthrop, Mark Johnson, Jason Krotter, Kevin Pisciotto (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).

<sup>3</sup> See *supra* n. 1.

<sup>4</sup> <https://gamblingharm.org/maryland-problem-sports-betting/>

experience the most severe forms of harm. The study showed that these harms are disproportionately felt by young people, particularly males, minority populations, and vulnerable households.

Approximately 99% of sports bets placed in Maryland are made online. HB 518 would bolster the State's problem gambling measures and encourage a more responsible gaming experience for Marylanders. While the bill is an excellent first step at implementing safeguards and needed limitations on online gambling, we encourage consideration of additional measures. Specifically, the prohibition of in-game betting, limitations on the amounts of bets, and slowing down the pace of betting activities would all be impactful additional measures. We support a favorable report on HB 518.

# **HB518\_Favorable\_StaceyWells\_WrittenTestimony.pdf**

Uploaded by: Stacey Wells

Position: FAV

To: Members of House Ways and Means Committee  
From: Stacey Wells, Constituent (Rockville, MD)  
Re: Support - HB 518 - Gaming - Problem Gambling and College Athlete Protections

Members of the House Ways and Means Committee,

I am submitting written testimony to support HB 518 - Gaming - Problem Gambling and College Athlete Protections and to urge the committee to move forward with a Favorable Report on the bill.

HB 518 addresses the increase in problem gambling and gambling addictions that has been encouraged by targeted advertising and lack of player protections. This bill will strengthen player protections by prohibiting use of credit cards in mobile sports betting, refer more people to free counseling, and prohibit email marketing to players who have temporarily suspended their accounts.

Since the legalization of sports betting in Maryland, there has been a massive influx of gambling advertisements and wide access to Marylanders. Nearly all sports networks and leagues are sponsored by online sports betting platforms (ex: DraftKings), and these apps make it incredibly easy for people to become addicted to gambling, especially with the use of targeted notifications, data mining, and direct linked access to a credit card or bank account.

This easy-access, unregulated industry is – and will continue to – negatively impact Marylanders if the industry remains unaddressed. Problem gamblers have one of the highest suicide rates for those battling addictions and gambling can ruin individuals' financial futures. With an ongoing cost-of-living crisis and the constant pummeling of advertisements, Marylanders may feel like gambling their money on the slim chance of profit as a viable option, and in doing so, can do irreparable harm to themselves and those around them.

**This is an issue that will only become more dire as time goes on and I urge the House Ways and Means Committee to support and report favorable on HB 518.**

Members of the committee can also reference fact-based materials, such as the [Maryland Center of Excellence on Problem Gambling](#), and investigative journalism on this issue, such as in [The Harvard Gazette](#).

Thank you,

Stacey Wells, Constituent

# **testimony HB 518 MDDCSAM gambling athlete protecti**

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.*

**RE: HB 518 SUPPORT WITH AMENDMENT**

Gaming - Problem Gambling and College Athlete Protections

House Ways and Means Committee Hearing: February 12, 2026

The Maryland/DC Chapter of the American Society of Addiction Medicine (MDDCSAM) supports HB518 **with one amendment (see the second bullet point).**

HB518 enacts four sound public health measures that minimize the expected harms from gambling.:

- HB518 improves the current voluntary exclusion program by allowing the Maryland Lottery and Gaming Control Commission to automatically provide contact information to the Maryland Center for Excellence on Problem Gambling of individuals who request placement on the voluntary exclusion list. Currently, a person who signs up for the state's Voluntary Exclusion Program must proactively request a call from the Center. This change allows the Center to reach out to the individual to offer help from a Peer Recovery Support Specialist. Such peer support is an effective, evidence-based practice that increases the chances of successfully dealing with problem gambling. Contacted individuals always retain the right to decline further contact.
- HB518 raises the age to participate in fantasy sports from 18 to 21, but **exempts 18-20-year-olds with an existing fantasy competition account.** Fantasy sports are highly addictive because "the reward structure of games is carefully designed to trigger a continuous cycle of achievement and reinforcement" just like many other forms of gambling. **1** There is no public health justification for allowing 18-20-year-olds to engage in this type of online gambling when they are not allowed to enter a casino. Early exposure to gambling is associated with a higher likelihood of gambling problems later in life. **2** At least 5 other states already ban fantasy sports gambling by those under 21 years of age. There is also no public health basis for exempting 18-20-year-olds just because they already hold an existing fantasy competition account.

**MDDCSAM supports an amendment to eliminate this exemption.**

- HB518 prohibits so-called "proposition bets" on collegiate sports events, i.e., wagering on aspects of a sporting event that are not directly connected with the final score or outcome. Proposition bets include wagering on an individual athlete's performance during the sporting event. Proposition betting contributes to harassment of college athletes **3** and is opposed by the National Collegiate Athletic Association (NCAA). **4** The Maryland Lottery and Gaming Control Commission issued guidance against collegiate sports proposition betting in 2024, **5** but a guidance has no enforcement mechanism.

- HB518 requires all sports wagering licensees to annually provide all transactional data on wagering (excluding personal data) to Morgan State University, Bowie State University, and the University of Maryland School of Medicine for the purposes of research on sports gambling. Such research will help develop more effective, evidence-based public health measures to minimize the harms of sports wagering.

For these reasons, MDDCSAM respectfully urges a favorable report on HB518 with our proposed amendment.

Sincerely,

David A. Gorelick, MD, PhD, DLFAPA, FASAM  
Clinical Professor of Psychiatry  
University of Maryland School of Medicine

#### **REFERENCES:**

1. Exploring the Addictive Nature of Fantasy Games Beyond Skill Mastery, <https://www.psychiatrist.com/pcc/exploring-addictive-nature-fantasy-games-beyond-skill-mastery/>.
2. Perez L. Too Young to Gamble: Long-term Risks from Underage Gambling. *Journal of Gambling Studies* (2024) 40:1575–1584.
3. SIGNIFY GROUP: BETTER DATA, ONLINE ABUSE IN NCAA CHAMPIONSHIPS: NCAA PILOT STUDY 2023–24, NCAA, <https://ncaaorg.s3.amazonaws.com/ncaa/wagering/NCAAThreatMatrixPilotStudyPublicReport.pdf>.
4. David Ubben, NCAA president Charlie Baker wants ban on prop bets in college sports, *The Athletic* (Mar. 27, 2024), <https://www.nytimes.com/athletic/5372615/2024/03/27/ncaa-president-charlie-baker-prop-betting/>.
5. Jeff Barker, State told sportsbooks to stop offering bets on individual players, *THE BALTIMORE SUN*, (Mar. 26, 2024).

# **Testimony (518).pdf**

Uploaded by: Barbara Zektick

Position: FWA



## **HB518 - Gaming - Problem Gambling and College Athlete Protections**

Position: Support with Amendment  
Hearing Date: February 12, 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 offers peer support to young adults with problem gambling challenges and family support to their families. We support the provisions in HB518 because they will provide critical resources and tools to people who have problem gambling challenges and their families.

Voluntary exclusions programs (VEP) offer people a way to manage their gambling behaviors, decrease co-occurring depression and anxiety, and improve relationships with friends and family. Connecting people using VEPs to resources from the Center for Excellence on Problem Gambling (CEPG) is crucial to their ongoing success though MCF believes that people should be able to opt in to the program vs opting out. Opting in allows the person to give their specific consent to have their contact information shared thereby strengthening their commitment to their recovery and giving them agency over their choices. In the words of our Young Adult Peer Specialist, "Individuals should have the choice as to whether they can handle resources and if they are ready for that in their current state; self-exclusion is already a big enough step as is. In my lived experience, I was ready to receive that sort of information to help in my recovery, but I also know that others are not." In addition, any opportunity to provide people with information about CEPG and access to a peer prior to signing their voluntary exclusion would help them make informed decisions about the resources and options available to them.

MCF supports the prohibition on player proposition bets for colligate sports and athletic events. As recently as January 2026, organizations such as the NCAA have called for state gambling commissions to eliminate these and other high risks bets. Such bets can be influenced by a single player or official or insider information about a specific player and can lead to harassment of student athletes when bettors lose money. This has been particularly dangerous for female college athletes.

Finally, prohibiting individuals under the age of 21 from engaging in fantasy sports competitions is a crucial step to helping young people avoid developing problem gambling disorders. These competitions may seem harmless, but to the developing brains of adolescents and young adults, they can present significant risks including addiction, financial loss, depression, and anxiety. Fantasy competitions can introduce young people to other forms of gambling behavior at a young age when critical thinking skills required to make informed choices have not yet fully developed.



8950 State Route 108, Suite 223 Columbia, MD 21045 | Phone: 410.730.8267 | [www.mdcoalition.org](http://www.mdcoalition.org)

MCF is in support of measures that continue to address the dangers posed by gaming and sports wagering among all people, but particularly youth and young adults. These dangers result in behavioral health challenges that impact individuals, families, and communities and create additional stressors on our behavioral healthcare system.

Karen L. Duffy, MA  
Executive Director  
Maryland Coalition of Families  
[kduffy@mdcoalition.org](mailto:kduffy@mdcoalition.org)  
240.885.2549

# **2026 HB 518 Maryland Center of Excellence on Probl**

Uploaded by: Blair Inniss

Position: FWA



February 12, 2026

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

RE: HB 518 – Gaming - Problem Gambling and College Athlete Protections –  
Support with Amendment

Dear Chair Wilkins:

The Maryland Center of Excellence on Problem Gambling (Center) supports *House Bill 518 – Gaming - Problem Gambling and College Athlete Protections* with an amendment.

### **Voluntary Exclusion**

The Center supports the requirement for the State Lottery and Gaming Control Commission to provide contact information of individuals that request to be placed on the voluntary exclusion list to the Maryland Center for Excellence on Problem Gambling. Currently, when a person signs up for the state’s Voluntary Exclusion Program, they must proactively request a call from the Center; if this bill passes, a person would automatically be contacted when they sign up. When a person is contacted by the Center, they speak to a Peer Recovery Support Specialist with lived experience who is in active recovery from gambling addiction. Each Peer is certified by the Maryland Addiction and Behavioral-health Professionals Certification Board and must protect the privacy and confidentiality of people served in adherence with federal confidentiality, HIPAA laws, local jurisdiction, and state laws and regulations. Peer support is an effective, evidence-based practice that supports each helpseeker’s chances of success in meeting and exceeding their goals. We expect that more people will benefit from the services that the Center provides if this bill is passed.

### **Fantasy Sports 21**

Another provision in this bill raises the age to participate in fantasy sports from 18 to 21 but exempts 18-20 year olds with an existing fantasy competition account. In Maryland, fantasy sports are regulated by the Maryland Lottery and Gaming Control Agency along with other forms of legal gambling, including sports betting and casino gambling. Fantasy sports can be addictive because “the reward structure of games is carefully designed to trigger a continuous cycle of achievement and reinforcement” just like many other forms of gambling.<sup>1</sup> The Center

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<sup>1</sup> Exploring the Addictive Nature of Fantasy Games Beyond Skill Mastery,  
<https://www.psychiatrist.com/pcc/exploring-addictive-nature-fantasy-games-beyond-skill-mastery/>.



UNIVERSITY of MARYLAND  
SCHOOL OF MEDICINE

strongly supports raising the minimum age to participate in fantasy sports to 21 but would suggest an amendment to remove the exemption for younger players with current fantasy competition accounts. There is no public health basis for this type of exemption. Early exposure to gambling is linked to a higher likelihood of problems later in life. Raising the age is viewed as a preventative measure to reduce gambling-related crime, social problems, and financial issues among young people.

On page 3 in lines 31-34

~~(B) (1) THIS SUBSECTION DOES NOT APPLY TO AN INDIVIDUAL WHO IS AT LEAST 18 YEARS OLD AND UNDER THE AGE OF 21 YEARS WHO CREATED A FANTASY COMPETITION ACCOUNT WITH A REGISTERED FANTASY COMPETITION OPERATOR BEFORE JULY 1, 2026.~~

We urge a favorable report on this bill with our proposed amendment. If you would like more information, please contact Heather Eshleman at [heshleman@som.umaryland.edu](mailto:heshleman@som.umaryland.edu) or (667) 214-2120.

Sincerely,

A handwritten signature in cursive script that reads "Heather Eshleman".

Heather Eshleman, MPH  
Director of Operations  
Maryland Center of Excellence on Problem Gambling  
Office: 667-214-2120  
Email: [heshleman@som.umaryland.edu](mailto:heshleman@som.umaryland.edu)

# **NCADD-MD - 2026 HB 518 FWA - Problem Gambling and**

Uploaded by: Nancy Rosen-Cohen

Position: FWA



**House Ways & Means Committee  
February 12, 2026**

**House Bill 518 - Gaming - Problem Gambling and College Athlete Protections**

**Support with Amendment**

The Maryland Chapter of the National Council on Alcoholism and Drug Dependence supports House Bill 518. We support the requirement proposed in the bill for the State Lottery and Gaming Control Commission to provide contact information of individuals that request to be placed on the voluntary exclusion list to the Maryland Center for Excellence on Problem Gambling. This means a person would automatically be contacted by a Peer Recovery Support Specialist, a person with lived experience who is in active recovery from gambling addiction and has been certified as a peer. Peer support is an effective, evidence-based practice that supports each a person’s chances of success in meeting and exceeding their goals.

In addition, NCADD-Maryland supports the bill’s proposal to raise the age to participate in fantasy sports from 18 to 21 years of age. This brings this form of gambling in line with other forms of legal gambling. Early exposure to gambling is linked to a higher likelihood of problems later in life, so being consistent with the state’s minimum age is good policy. We also believe the “grandfathering” provision that would exempt younger players who currently have fantasy competition accounts should be removed. Raising the age is viewed as a preventative measure to reduce gambling-related crime, social problems, and financial issues among young people. Our amendment would simply strike in their entirety lines 31 through 34 on page 3.

With this amendment, we urge a favorable report on House Bill 518.

# **HB518 letter of Information BSU.pdf**

Uploaded by: Michael Harrison

Position: INFO



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**House Ways and Means Committee**

**House Bill 518 - Gaming - Problem Gambling and College Athlete Protections**

**Letter of Information**

**February 12, 2026**

Chair Wilkins, Vice Chair Feldmark, and Members of the Committee:

Bowie State University submits this letter of information regarding House Bill 518 and its provisions related to the sharing of sports wagering transactional data with Morgan State University, Bowie State University, and the University of Maryland School of Medicine.

House Bill 518 requires sports wagering licensees to provide transactional data and specified metrics annually to the participating institutions. Bowie State University appreciates being included in this data-sharing framework and recognizes the value of access to administrative wagering data in informing policy discussions, public understanding, and harm-reduction efforts related to sports wagering.

Absent dedicated resources to support a fully scaled research and reporting operation, Bowie State University's Center for Data Analytics (CDA) is prepared to take a modest, responsible approach to using the data in ways that provide meaningful insight while remaining within current resources.

Under this approach, the CDA could produce one comprehensive annual public report synthesizing the quarterly data into clear, policy-relevant findings. The report could include descriptive trends, note limitations and appropriate interpretation of the data, and identify emerging patterns relevant to students and surrounding communities. In addition, the CDA could conduct a small-scale, community-engaged research efforts to help contextualize the administrative data by incorporating local perspectives, including student and community experiences, awareness of risks, and community-identified prevention strategies.

This approach ensures the data collected under HB 518 is used thoughtfully and transparently, while acknowledging that broader or more frequent reporting, dashboards, and deeper evaluation would require significant additional investment or external funding. Bowie State University views this framework as a foundation that could be expanded in the future as resources allow.

Bowie State University appreciates the opportunity to participate in this effort and looks forward to continued collaboration with state partners to ensure sports wagering data is used to inform sound, evidence-based policy and community well-being. Thank you for your consideration. For questions, please contact **Michael Harrison, Director of Government and Community Relations, Bowie State University**, at [mlharrison@bowiestate.edu](mailto:mlharrison@bowiestate.edu).