

Maryland iGaming Written Testimony 5 Mar 2026.pdf

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Position: FAV



Written Testimony
Maryland House Ways and Means Committee
Hearing on Internet Gaming Legislation
Of 5 March 2026

Introduction

On behalf of Playtech, I am pleased to submit this written testimony in support of iGaming legislation and thank the Committee for the opportunity to contribute to these important deliberations.

Playtech is a world-leading gambling technology group, an FTSE 250 company regulated in over 45 jurisdictions. ([AnnualReport](#)) In the United States, we hold licenses in several iGaming and sports betting states, supplying content and technology to leading US operators. In Maryland, we hold a Sports Wagering Contractor license, and we have engaged directly with the Maryland Lottery and Gaming Control Commission on compliance and responsible gambling.

The Case for Legalizing and Regulating iGaming

In 2025, US iGaming revenue reached \$10.74 billion, generating significant tax revenues and thousands of jobs across the regulated iGaming states. According to the American Gaming Association (AGA), commercial gaming revenue reached \$78.7 billion in 2025, a 9.2% increase over the previous year, and generated a record \$18.1 billion in gaming taxes nationwide ([CommercialGamingRevenue](#)). AGA goes on to state that all 38 commercial gaming markets saw annual revenue increases in 2025.

Maryland residents are already participating in iGaming; the stark difference is that they are doing so offshore, without any contribution to Maryland's treasury.

Illegal markets form when customers cannot find their products of choice domestically. No enforcement effort will prevent this effectively if the legal alternative is absent or is uncompetitive. The AGA estimates unregulated sites capture \$13.6 billion annually from American consumers.

Any iGaming framework must balance three interdependent stakeholders: the state, the licensed operators, and the players. These cannot be separated. 'Penalize' legal operators excessively and the market fails to attract investment, neglect player protection and the framework loses its legitimacy, set unworkable forecasts/economics and the state sees no durable revenue.

Economic Benefits and Maryland's Market Potential

The evidence from peer states is compelling. There is every reason to believe Maryland will perform similarly to Pennsylvania, New Jersey, or Michigan. These are comparable states with strong consumer bases. The table below, drawn from official data, shows what regulated states have delivered and projects Maryland's realistic potential.

State	Population	iGaming Launch	2024 GGR	2024 Tax Revenue	iGaming Tax Rate
New Jersey	~9.3m	2013	\$2.39bn	\$358m	17.5%
Pennsylvania	~13.0m	2019	\$2.18bn	\$542m	16–54%*
Michigan	~10.0m	2021	\$2.20bn	\$451m	20–28%
Connecticut	~3.6m	2021	\$687m	\$105m	18%
West Virginia	~1.8m	2020	\$352m	\$53m	15%
Maryland (projected)	~6.2m	TBD	\$500m–\$1bn+	\$75m–\$175m+	TBD

Sources: American Gaming Association State of the States 2025; NJ DGE, PGCB, MGCB official reports. * Pennsylvania applies 54% on online slots, 16% on table games/poker. Maryland projection is population-adjusted based on comparable regulated states.

The oft-cited concern that iGaming will cannibalize land-based revenues is not supported by the data. The data from AGA cited states that digital channels represent roughly a third of the total revenue cited. Digital is not eating into land-based gaming, it is complementing and expanding it.

Maryland's Regulatory Blueprint Is Already in Place

Maryland does not need to build an iGaming framework from scratch. The digital infrastructure and regulatory systems that the Maryland Lottery and Gaming Control Commission has established for online sports betting — identity verification, geolocation, integrity software, AML controls, and consumer protections — translate directly to iGaming. The Commission has to date demonstrated the competence and credibility to oversee a broader digital gaming market. The Commission attends industry events/trade shows as well as regulatory ones, which provide the opportunity to keep up with industry and regulation in the iGaming space. Expanding the existing framework is not a leap into the unknown; it is the logical next step.

Tax Rate

As a B2B supplier, we would like to note that sustainable tax policy, one that enables licensed operators to compete effectively against offshore alternatives and invest in compliance and player protection, will deliver more to Maryland over time than a rate set at a level that suppresses market development. The rates and outcomes of peer states, set out in the table above, offer a useful reference point for the Committee's deliberations.

By way of information, according to information by PwC, Western European markets that raised taxes averaged 6% growth rates versus 17% in markets that maintained rates. Whilst for the UK, where tax is being raised significantly, the industry trade group BGC has cited UK government figures, that tax changes are projected to drive £500m more into the black market.

A Full Product Suite and Fair Market Access

Maryland's framework should permit all mainstream iGaming products, slots, table games, live casino, poker, and bingo. Fair market access matters equally. Licensing conditions should be designed so that all qualifying operators and suppliers can participate.

For poker, we strongly support Maryland being able to join the Multi-State Poker Compact. Notably, legislative drafting should avoid language that inadvertently excludes network operators

or smaller suppliers, as this narrows player choice and reduces the long-term revenue base, i.e. referring only to 'operators' may limit opportunities across all licensees.

Live Casino: A Distinct and Regulated Vertical

Live casino is one of the most commercially significant and fastest-growing verticals in iGaming.



Playtech Live Casino — game-show entertainment from a state-of-the-art studio

Like all iGaming products, live casino is subject to stringent certification, game fairness testing, and consumer protection requirements in each regulated iGaming state. It is important that Maryland's framework recognises what live casino has become: no longer RNG-based replicas of physical table games, but a fully evolved entertainment vertical — immersive, presenter-led, broadcast-quality experiences that are regulated on their own terms in every US iGaming state.

This is also a highly concentrated supplier market. Unlike online slots, where dozens of suppliers compete, only two suppliers currently serve all three leading US iGaming states. Building a local studio requires months of construction and up to six months to operational readiness, during which no live casino revenue flows.

We urge that Maryland adopt a hybrid model: in essence, permitting interstate streaming from studios already certified in other regulated US states, while allowing in-state studio development over time. This is the approach being taken in other US markets. It ensures operators can offer a complete, competitive live product from launch, maximises player choice across providers and game types, and preserves the opportunity for local studio investment and employment without making it a condition of market entry.

Responsible Gambling and Player Protection

We urge the Committee to maintain a clear distinction between responsible gambling and problem gambling; they are not interchangeable. The overwhelming majority of players engage with iGaming as entertainment, without harm. All types of players should be supported. Responsible gambling frameworks are intended to: keep play enjoyable, provide adequate tools, and support informed choices. Problem gambling is a distinct condition requiring targeted clinical intervention. Where a player self-excludes, appropriate assistance is required.

Technology has fundamentally changed what is possible in player protection.

AI-driven behavioral analytics and Playtech's proprietary platform monitors 70-plus indicators including, deposit patterns, session timing, bet variability, and withdrawal behavior, can identify risk signals weeks or months before traditional tools would detect a problem, and before a player reaches the stage of self-exclusion. This approach, utilizing data science and technology complements the traditional approach and is increasingly required across regulated jurisdictions. Traditional tools such as deposit limits rely extensively on player pro-activeness and player self-awareness, rather than a more balance in responsibilities player-operator.

Research shows personalized, data-driven interventions are up to 20 times more effective than generic responsible gambling messaging.

Maryland should set standards that require operators to deploy these capabilities, not simply make legacy tools available.

We also recommend that Maryland enable controlled, anonymized data sharing for research, that could be modelled on West Virginia's Responsible Gaming Research and Industry Development Act, which created a dedicated academic research Centre at West Virginia University. ([West Virginia University Hosts Inaugural Responsible Gaming and Digital Entertainment Symposium](#))

More and better data produces better models, earlier identification of at-risk players, and more effective intervention. The regulated market generates this data; it should be put to work.

Conclusion

Maryland's residents are already gambling online. The only question is whether they do so in a regulated environment that protects them, generates tax revenue, and creates jobs — or on offshore sites that offer none of these things. The infrastructure is ready. The evidence from peer states is clear. The opportunity is significant and time sensitive.

Playtech supports Maryland's move to regulate iGaming and stands ready to engage with the Committee, the Commission, and fellow stakeholders to help design a framework that works for the state, its operators, and above all, its players.

Submitted on behalf of Playtech



Charmaine Hogan
Global Head of Government Relations

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Uploaded by: Danielle White

Position: FWA



To: Chair Jheanelle Wilkins and Members of the House Ways and Means Committee
From: MGM National Harbor
Date: March 5, 2026
Re: House Bill 1343 (Internet Gaming -- Authorization and Implementation)
Position: Support with Amendments

My name is Danielle White, Vice President of Government and Community Affairs for MGM Resorts International, a global entertainment company with national and international destinations featuring best-in-class hotels and casinos.

I appreciate the opportunity to submit testimony in support of HB 1343 with amendments, and would like to thank Delegate Caylin Young for introducing this bill and for his leadership on this timely conversation about iGaming.

The MGM Resorts portfolio encompasses 31 unique hotel and gaming destinations globally, including one of the most recognizable resort brands here in Maryland – MGM National Harbor. The Company’s 50/50 venture, BetMGM, offers U.S. sports betting and online gaming through market-leading brands. BetMGM is currently licensed in Maryland and operates both statewide online sports betting as well as our retail sports book located inside MGM National Harbor.

Maryland’s commercial brick-and-mortar casino gaming industry, of which MGM National Harbor is proudly a part, continues to be a significant economic engine for the state through robust job creation and the generation of substantial tax revenues that fund important public priorities, including education.

Collectively, Maryland’s six commercial casinos, have generated nearly \$6 billion in economic impact¹; creating more than 15,000 direct jobs to date; and produced \$831 million in positive tax impact in FY 2025².

Since the creation of the Maryland Education Trust Fund (ETF), the state’s commercial casinos contributed \$6.1 billion to the fund. **Since opening in December 2016, MGM National Harbor contributed more than \$2 billion to the ETF.**

MGM Resorts is deeply committed to supporting the vitality and growth of the communities in which we operate. At MGM National Harbor, approximately 47% of our more than 3,200 employees are local residents of Prince George’s County and/or veterans, reflecting our dedication to creating opportunities close to home. Our mission is rooted in making lasting, positive impacts on the local area through job creation, business partnerships, and community involvement that support the people and organizations in the communities we serve.

Our commitment to the community is evident – since the inception of our *Community Benefits Agreement*

¹ *State of Play*, American Gaming Association. As of December 31, 2024.

² *Fiscal Year 2025 Annual Summary*, Maryland Lottery and Gaming.



in 2014, MGM National Harbor has contributed more than \$8 million in financial assistance and in-kind support to local non-profit organizations. Since opening in 2016, our team members have collectively volunteered more than 40,000 hours, contributing their time and talents to local organizations that address critical issues and support the unhoused, veterans, low-income families, youth, and environmental causes.

The land-based casino gaming industry has been a significant economic driver that has positively impacted the lives of many Marylanders – whether they be our employees, our local suppliers, our community partners, or residents who have benefited from the tax dollars that our industry generates. It is in this context that we vocalize our strong support of efforts to legalize iGaming, which we believe will **increase revenue growth for existing casino gaming, create meaningful new tax revenue to fund critical state programs, and modernize the state’s gaming industry.**

iGaming – casino-style slots and table games offered on an online platform – presents a significant economic opportunity not only for industry participants but also for the State in terms of incremental tax revenues, job creation, and diversification of the land-based casino industry. **Legal and operational in eight states, including in Maryland’s neighboring states of Pennsylvania, West Virginia, and Delaware, full-scale iGaming is an \$10.8 billion³ industry as of 2025 and growing.** That number represents a **27% increase** from the prior 2024 calendar-year period. The industry produces substantial tax revenues in each respective jurisdiction.

We recognize that there are some who may be concerned about the effect of iGaming legalization on land-based operations. **Based on our experience in two iGaming states – New Jersey and Michigan – where MGM Resorts currently operates both retail and online casino gaming, there are complementary synergies between our retail casino properties and iGaming that have allowed us to enhance the customer experience, and build business, with both.**

For example, we have found that a significant percentage of iGaming “omnichannel” customers (i.e., patrons with both land-based casino activity and online casino play) first interacted with our online gaming platform prior to visiting an MGM Resorts retail property in those two states, indicating an opportunity to leverage online gaming to convert digital gaming customers to retail as well as increase the frequency of land-based casino visitation. In addition, MGM and BetMGM work closely together to drive omnichannel value and ensure online players have the opportunity to enjoy the MGM brand on property. These meaningful efforts include organizing and leveraging unique and compelling experiences that motivate our online customers to step into our retail properties—sometimes for the first time. In Maryland alone, the tax revenue generated by iGaming would be at least \$450 million annually at market maturity (i.e., five years from market launch).

Additionally, iGaming legalization ensures that the gaming entertainment we offer – just like any other entertainment product – stays relevant and continues to evolve with technology and modern-day delivery methods. We are particularly excited about an emerging but fast-growing segment of iGaming called

³ Eilers & Krejcik Gaming, U.S. Online Casino Monitor, January 2026.



online “live dealer” games, which are live table games conducted in real time either at a studio or at a land-based casino that are livestreamed on an iGaming platform, allowing patrons to participate as those games occur in studio or on the casino floor. Live dealer is a prime example of how the synergies between retail and online can make gaming entertainment more innovative, interactive, and fun while creating new opportunities for Maryland businesses.

Based on our experience, our digital gaming customer database varies compared to our overall customer database. iGaming can give retail casino operators a new way to (1) interact with and engage their customers digitally wherever they are and (2) introduce a new customer demographic to land-based casino gaming.

These anecdotal observations of our experiences in New Jersey and Michigan are further substantiated by several empirical studies that have examined the interplay between retail and online casino. **A recent study by Eilers & Krejcik concluded that 1) online casinos have a positive impact on land-based casino revenue; 2) online casinos attract different customers versus land-based casinos; and 3) the typical state would boost casino revenue after introducing iGaming.**⁴

To repeat: We have over a billion dollars invested here in Maryland, and most assuredly, we would not jeopardize that investment if we thought iGaming would compete or negatively impact our business or employees. We know that iGaming, whether online slots, table games or live dealer, is a different form of entertainment, and our land-based venues will always offer an experience that cannot be replicated on a computer.

While we appreciate and strongly support the intent of HB 1343 to legalize and regulate iGaming, we are concerned by certain provisions in the bill relative to licensure and taxation.

First, we support a licensure framework that tethers iGaming licenses to the incumbent land-based casino gaming operators who have fostered and maintained deep ties to the community; have invested billions of dollars into the state; and continue to generate jobs, economic development, and tax revenues for the state. MGM National Harbor, as outlined above, is committed to supporting our communities and businesses at the state and county level.

Additionally, as a highly regulated gaming company MGM Resorts must prove that we are suitable for the privilege of holding a license to operate the very same casino games that would be offered on an iGaming platform. Our gaming license in any jurisdiction is dependent not only upon the integrity with which we operate in that market, but in all markets. As a company with several destination resorts in the country, we have billions of dollars of investment that depend on our ability to conduct our business consistent with the strongest regulatory standards to which we are subject.

To put it simply, MGM is engaged in a race to the top. This race to the top is evident in every aspect of our business, and we incorporate the following principles into our iGaming product:

⁴ “Comparing Online and Land-Based Casino Gaming,” Eilers & Krejcik, February 2024.



- We know our customer. Our online gaming partner, BetMGM, creates all our technology in-house and in a manner that reflects the regulatory requirements of each jurisdiction in which we operate.
- A customer must create an account before they are permitted to gamble on our mobile app or Internet site. When verifying our customer accounts, we use a sophisticated multi-factor identity verification process that uses a customer's name, Social Security Number, and date of birth to confirm identity across different databases and that the customer is as purported and of legal age. This is the same know-your-customer protocols we use for sports betting accounts created in the state.
- We invest in responsible gaming. MGM Resorts is an industry leader in responsible gaming in the brick-and-mortar environment, and we carry that expertise into the mobile environment. We, along with BetMGM, continue to develop protocols that encourage responsible gaming on the front-end and use a series of markers to identify when a player may be exhibiting signs of problem gambling. We offer messaging and interaction with players, self-exclusion lists, and wager limits as examples of ways that players may limit their engagement.

That is why we believe any iGaming licensing framework should recognize those who have made existing investments in the state as well as the most suitable and experienced operators in the market.

Second, the most entrenched competition that regulated iGaming operators would face in a legalized iGaming market would be the existing illegal offshore operators who pay no taxes, have no compliance overhead costs, do not invest in responsible gaming tools, and thus can invest heavily in marketing to drown out the legal competition. **We believe that a reasonable tax rate is critical to stamping out unregulated online offshore operators and to recognize the already significant tax revenues⁵ that incumbent casino gaming operators already produce for the state.**

While you may be familiar with offshore online gaming operators like Bovada that continue to capitalize on existing demand for iGaming and the lack of a legal, regulated alternative, we also would like to draw the committee's attention upon the more recent proliferation of online sweepstakes casinos. These platforms, many of which are *onshore with headquarters in the United States and whose apps are readily available on major online stores for download*, take advantage of legal loopholes around sweepstakes and provide customers the ability to play casino games or substantially equivalent games with similar statistical odds of winning. Advertised as "social casino games," these platforms are anything but and run multi-million-dollar marketing campaigns, including through social media and celebrity influencers, that often target teens and young people. Despite their rapid proliferation, this illicit sweepstakes industry is not subject to any state gross gaming tax; does not offer any meaningful responsible gambling tools; and does

⁵ The blended casino gaming tax rate in the state is 41 percent, which is second highest in the country.



not employ sophisticated KYC (Know Your Customer), identity- or age-verification processes – to the contrary, most of these platforms allow prospective customers to simply check a box and self-certify that they are of gambling age.

In our view, the continued and growing prevalence of the illicit online gaming market, including this latest crop of illegal online sweepstakes operators, further necessitates passage of a reasonable iGaming legalization and regulatory framework in the state of Maryland.

We look forward to working with Chair Wilkins, Delegate Young and the Committee on developing a framework that legalizes iGaming in a responsible way that creates opportunities for all Marylanders while recognizing the current contributions of the brick-mortar casino industry.

Thank you very much, and I welcome any questions you may have on this important and timely topic.

Regards,

Danielle White
Vice President, Government and Community Affairs
MGM Resorts International

HB 1343 - MTHA - FWA.pdf

Uploaded by: Jason Weintraub

Position: FWA



March 5, 2026

Chair Jheanelle Wilkins
 House Ways and Means Committee
 120 Taylor House Office Building
 Annapolis, Maryland 21401

Re: House Bill 1343

The Maryland Thoroughbred Horsemen’s Association (“MTHA”) **supports House Bill 1343** (Internet Gaming – Authorization and Implementation) **with amendments.**

Created in statute, the Purse Dedication Account (“PDA”) currently receives a percentage of brick-and-mortar video lottery terminal (“VLT”) net proceeds from the State’s six land-based casinos. These revenues are statutorily allocated to thoroughbred racing purses and breeder incentives.

The MTHA respectfully requests that the same percentage-based brick-and-mortar VLT allocation to the thoroughbred PDA applies to iGaming under HB 1343 to mitigate any digital cannibalization.

The 2023 Joint Chairmen’s Report required the Maryland Lottery and Gaming Control Agency (“MLGCA”) to submit a report on iGaming to the budget committees, that, among other things, examines “the impact of iGaming on revenue generated by brick-and-mortar casinos.” In the [Innovation Group’s November 2023 Report](#) to MLGCA, Table 21 notes that iGaming “cannibalizes existing brick and mortar revenue streams by approximately 10.2%:”

For the period between 2019 and 2022, non-iGaming states grew at 2% relative to baseline, while iGaming states grew at -8.2% relative to baseline, **implying an impact of -10.2% on brick-and-mortar gross gaming revenue from iGaming.**

Table 21: iGaming Impact on Brick & Mortar GGR

	Growth
Net GGR Growth, iGaming States	-8.2%
Net GGR Growth, Non-iGaming States	2.0%
Impact of iGaming on B&M GGR	-10.2%

Source: The Innovation Group

The first-reader fiscal note for last year’s iGaming legislation (House Bill 17 of 2025) reflected the potential ongoing reduction to the Purse Dedication Account – which, as introduced, would continue in perpetuity beyond Fiscal 2030:

Exhibit 2
Revenue Effects under the Bill
Fiscal 2026-2030
(\$ in Millions)

	<u>FY 2026</u>	<u>FY 2027</u>	<u>FY 2028</u>	<u>FY 2029</u>	<u>FY 2030</u>
Purse Dedication Account	0.0	(1.7)	(5.8)	(7.2)	(8.8)

The MTHA appreciates the Sponsor’s efforts to offset these projected PDA revenue losses in the amended bill with actual, hard-coded distributions for five years to the PDA in fiscal years 2028 through 2032.

As the industry has embarked on the unprecedented Pimlico Plus redevelopment program underwritten in large part by the PDA, any reduction in gaming revenues caused by cannibalization could detrimentally impact racing dates and purses – and thereby threaten the overall plan and health of the industry at a critical time. Maintaining the industry’s share to include iGaming would positively impact the overall redevelopment plan.

For the long-term success of the State’s racing program, the **MTHA believes the General Assembly should consider a 1.0%, percentage-based approach that is consistent with the current brick-and-mortar percentage-based VLT distributions to the PDA.**

With this amendment, the MTHA supports House Bill 1343.

Very truly yours,



Katharine M. Voss
President, MTHA

HB 1343 Horseshoe Baltimore(2) Support for iGaming

Uploaded by: Joseph Tyrrell

Position: FWA



Maryland House Ways and Means Committee

March 5, 2026

Support for H.B. 1343

Good Afternoon Chairwoman Wilkins and Committee Members,

My name is Joe Tyrrell, Vice President of Government Relations for Caesars Entertainment representing Horseshoe Baltimore with over 750 employees of which 44% are women and 77% are minority team members that are in 143 management positions. We also proudly operate Caesars Mobile Sportsbook which is a 30% MBE equity owned enterprise based in the City of Baltimore. We support HB 1343 to authorize internet gaming for the existing casinos in the State of Maryland.

Caesars and Horseshoe Baltimore have extensive operational experience in internet gaming and mobile sports wagering. As an operator, manager, or brand licensor in multiple jurisdictions, our best practices include responsible gaming and anti-money laundering programs, age verification, and know-your-customer protocols. These important protections are part of our daily business routine and are in full compliance with our regulatory obligations.

We maintain a robust Responsible Gaming program which includes enforcement of universal, network-wide exclusions across all Caesars gaming facilities, digital internet wagering and mobile sports betting platforms.

We at Caesars and Horseshoe Baltimore strongly support HB 1343 which provides users with a strictly regulated, fair and safe gaming option, it creates a new source of state tax revenue, it creates new in-state jobs; and it caters to a user base primarily engaging through online channels such as a smart-phone mobile device while driving land casino activity.

HB 1343 will protect Maryland consumers from the unregulated illegal markets that undermines the licensed regulated online sports betting and in person casinos that financially benefit the Education Trust Fund; Local Impact Grants that host casinos provide to their communities; the Horse Racing Industry that supports purses and facility maintenance; Business Support where revenue is allocated to the Maryland Small, Minority and Women-Owned Businesses Account and Responsible Gaming Funds that are directed toward problem gambling initiatives and responsible gaming programs.

In existing Internet Gaming states, Caesars' online casino mobile apps cater to a wide audience, made up mainly of digital native users. For example, during the first three years of Internet Gaming operations in New Jersey, over 80 percent of Caesars online players were not players at Caesars New Jersey land casinos. This demonstrates that the online player is largely a new player.

Furthermore, of the 20 percent of Caesars online players that were also players at Caesars New Jersey land casinos, 42 percent had been inactive players that reactivated (by visiting a land casino) after signing up online. This shows that land casinos saw increased visitation by reactivating inactive players through online channels. Caesars is committed to being an omni-channel casino operator, driving digital

players to experience land casino activities and vice versa. Caesars would not support Internet Gaming if there were not compelling evidence that it improves brick-and-mortar gaming businesses.

Internet Gaming also creates in-state jobs. In existing Internet Gaming states not only does Caesars directly employ individuals or hire vendors in the many functions typical to any digital business, but it also needs dealers for live table games, which are among the most popular Internet Gaming offerings.

Lastly, Caesars supports bringing Internet Gaming to Maryland because it is in fact already here. As you may be aware, illegal offshore and sweepstakes casino operators offer real money gaming products throughout the United States, including in Maryland. These products are currently readily available, operate without responsible gaming tools, Know-Your-Customer policies, regulatory oversight or taxation. HB1343 is needed to protect vulnerable users, protect against fraud and money laundering while at the same time generating new tax revenue for Maryland.

Thank you for the opportunity to speak in support of HB1343. Caesars is happy to serve as a resource for you as your discussions progress. Thank you for your efforts to protect Maryland's union jobs, revenues and MBE's partners.

MD_House HB1343 iGaming Testimony.pdf

Uploaded by: Michelle MacGregor

Position: FWA



Written testimony before the Maryland House of Delegates Ways & Means Committee
Favorable with Amendments for House Bill 1343
March 5, 2026

Michelle MacGregor
Vice President for the Sports Betting Alliance

Chair Wilkins and members of the committee,

The Sports Betting Alliance is a trade association for online gaming operators that includes BetMGM, DraftKings, bet365, Fanatics Betting and Gaming, and FanDuel. Each company operates legal, regulated online sports betting platforms here in Maryland and online gaming platforms in other jurisdictions across the country where it has been authorized.

Since 2013, nine states have legalized some form of iGaming¹ including neighboring states PA and WV, and dozens of other states are actively contemplating legislation to legalize the market, including neighboring jurisdictions VA and DC. In January of this year, Governor Mills made Maine the ninth state to legalize iGaming.

While the billions of uncaptured tax dollars is a critical component to a legalized iGaming market, states seeking regulatory frameworks are increasingly compelled by the explosion of new illegal online casino sites, where age verification measures and player protections are either wholly absent or grossly inadequate. What started as a trickle is now a flood. Sites like Chumba Casino, Stake.com, and High 5 Casino— are accessible in your iPhone app store, target their advertising at teenagers and college students, and are promoted by celebrities like Drake and Ryan Sechrist.

The American Gaming Association refreshed their study of the illegal market in August of 2025 and identified a 19% growth in Maryland's illegal market since 2022, **estimating at least \$9 billion being wagered annually by Marylanders.**² While the Attorney General's (AG) office is doing its best to combat these sites, it's labor and resource intensive work. Many of these illicit companies are located outside the United States and they will argue that their contests fall within a loophole for sweepstakes. **The only way to truly beat back these sites is through a combination of AG enforcement and legalizing online casino gaming so the illegal sites have to compete with the legal ones.**

Positively, data from studies and public surveys show that the majority of consumers shift to legal iGaming platforms when given the option. Moreover, the studies showed that between 50% and 90% of a new legal market is comprised of customers who were either in the illegal market or experienced

¹ CT, DE, ME, MI, NJ, PA, RI, WV, and NV (poker only) have legalized iGaming.

² American Gaming Association. (2025, August). *Sizing the illegal and unregulated gaming markets in the United States.*



online casino gaming in another state. In other words, legalizing iGaming does not lead to an explosion of new iGaming customers. Rather, consumers migrate to legal platforms where millions of dollars are invested in consumer protections and problem gambling prevention.

The benefits of a legal iGaming market are clear, and HB 1343 advances several favorable components of a successful, safe market, including:

- (1) Establishing regulatory oversight and licensing for suitable entities to offer the games consumers enjoy playing
- (2) Empowering minority businesses to grow in an innovative tech vertical
- (3) Expanding job creation through live-dealer studios and is forecasted to boost existing revenue from land-based casinos³,
- (4) Protecting existing labor jobs tied to retail casinos, and
- (5) Imposing strict age verifications and the consumer safeguards.

Jurisdictions like New Jersey and Pennsylvania with mature legal iGaming markets have experienced profound benefits to date. Rebeck, now retired but former New Jersey State Gaming Regulator and Deputy Attorney General, testified before the General Assembly last year espousing the virtues of iGaming, particularly that legalized iGaming has demonstrated itself to be complementary to existing forms of gaming, critical to sustaining the growth of land-based casinos, and has generated significant tax revenue for New Jersey's most vulnerable residents: persons with disabilities and senior citizens. Importantly, the legal iGaming industry has also spurred states like New Jersey to enforce their laws against illegal operators like those that are operating in Maryland today.

In closing, we look forward to continuing our work with this committee and the legislature to arrive at a licensing, tax and consumer protection framework that can rapidly be stood up to (1) compete and eradicate the illegal market, (2) impose the highest possible responsible gaming and problem gaming prevention standards, and (3) deliver billions of dollars in new tax dollars in perpetuity for the state of Maryland⁴.

³ "The Potential Economic Impact of Legalizing iGaming on Casino Revenues in Five States," Analysis Group, March 2024.

⁴ Under a competitive Maryland iGaming framework, we forecast roughly \$13 billion dollars in new GGR generated in the first five years of operations, followed by tens of billions of taxable dollars in perpetuity.

Sidhnb1343.pdf

Uploaded by: Sushant Sidh

Position: FWA



One State Circle
Annapolis, Maryland 21401
410.268.3099

March 3, 2026

The Honorable Jheanelle Wilkins
Taylor Office Building, Ways and Means Committee
Annapolis MD 21401

Dear Chair Wilkins and members of the House Ways and Means Committee:

On behalf of Delta Bingo and Abner's Bingo, we write to support House Bill 1343 Internet Gaming – Authorization and Implementation with amendments. We support the adoption of internet gaming in Maryland as we believe it will help resolve Maryland's structural deficit in the forthcoming budget years after FY 2027 but we feel as though Maryland's commercial bingo halls should be included in any proposal to offer such gaming.

Bingo should be eligible for Maryland I-Gaming licenses

- Maryland Commercial bingo halls have an established track record of operating legally in the State, complying with all laws and regulations. Operators already implement age verification, self-exclusion programs, and problem gambling resources that are essential for iGaming platforms.
- Bingo halls are established community institutions that employ local residents, contribute to tax revenue, and often support charitable organizations—benefits that would extend to iGaming operations.
- Our halls have existing infrastructure and client base to operate I-gaming. They have invested in gaming technology, staff training, security systems that also would extend to i-gaming operations. Operators like Delta Bingo have experience in the i-gaming industry unlike many that would be granted licenses.
- Competitive equity with other gaming operators: If casinos or other gaming entities receive automatic qualification or preferential treatment for iGaming licenses, bingo halls should receive similar consideration given their existing gaming licenses and regulatory standing.
- Bingo operators can bring online gaming to market quickly, ensuring the State maximizes its revenue generation licensing an already vetted and trusted entity.

Bingo hall operators have made significant capital investments in Maryland's gaming industry; automatic iGaming qualification helps protect these investments and allows operators to compete in an evolving gaming marketplace.

Sincerely,
Sushant Sidh
Principal, Capitol Strategies

HB1343_HRT_FWA.pdf

Uploaded by: Therese Hessler

Position: FWA



March 5, 2026

House Bill 1343 - Internet Gaming - Authorization and Implementation

House Ways & Means Committee

Position: SUPPORT W/AMENDMENT

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

High Roller Technologies, Inc. (“HRT”) is **supportive with amendment of House Bill 1343 – Internet Gaming – Authorization and Implementation.**

Legalizing and regulating online casinos within Maryland is essential for channeling black-market activity into a safer, more trusted environment for consumers. The current lack of regulation leaves consumers vulnerable to unregulated and potentially predatory operators. By introducing enabling legislation, Maryland can establish an overarching governance structure that ensures fair play, data security, and consumer protections. This framework will encourage reputable operators to enter the market, enhancing trust and accountability while protecting Marylanders who choose to participate in online gaming.

A well-designed regulatory structure that fosters healthy competition among operators will drive innovation in products and services, ultimately delivering a better entertainment experience for consumers. Competition encourages operators to develop new features, implement responsible gaming measures, and invest in cutting-edge technologies that enhance both safety and enjoyment. As a result, Maryland residents will have access to a vibrant, secure, and innovative iGaming market that meets the highest industry standards.



We ask that prior to the passage of HB1343 the following friendly amendment be included in the language where appropriate:

“A PRINCIPAL ENTITY OF A HOLDER OF A SPORTS WAGERING FACILITY DESCRIBED UNDER § 9–1E–06(A)(1)(I)(2) THAT HAS BEEN QUALIFIED UNDER COMAR 36.10.02.10; AND”

HRT encourages the adoption of the aforementioned amendment which would enable greater participation from minority business enterprise stakeholders, as minorities are heavily underrepresented throughout the gaming ecosystem.

By creating pathways for minority-owned businesses to participate and thrive within the iGaming space, Maryland can foster a more inclusive and equitable market. This approach not only strengthens the industry’s diversity but also ensures that the economic benefits of this legislation reach all communities across the state.

For more information call or email:

Therese M. Hessler | 301-503-2576 | therese@ashlargr.com

Testimony HB1255 and HB 1343 OPPOSE.pdf

Uploaded by: Amy Millar

Position: UNF



**UFCW LOCAL
1994 MCGEO**

**Gino Renne, President
Lisa Blackwell-Brown, Secretary-Treasurer
Lisa Titus, Recorder**

A VOICE FOR WORKING AMERICA

HB 1255 – Expansion of Commercial Gaming - Internet Gaming Referendum

HB 1343 – Internet Gaming - Authorization and Implementation

Ways and Means Committee

March 5, 2026

Oppose

Gino Renne, President, UFCW Local 1994 MCGEO

Chair and Members of the Committee,

My name is Gino Renne, and I am proud to serve as President of UFCW Local 1994 MCGEO. On behalf of our members and the broader labor community, I am here to urge you to reject both HB 1255 and HB 1343, which would allow for the legalization of iGaming in Maryland.

Nearly two decades ago, when casino gambling was first authorized in Maryland, Montgomery County’s Senators and Delegates took a principled stand against bringing casinos into our community. That position was reaffirmed in 2012 when the General Assembly approved a sixth casino and once again rejected placing slot machines and table games in Montgomery County. Today, proposals to legalize iGaming would effectively put a casino on every smartphone — in every home, at every kitchen table, and in every pocket. I respectfully ask you to uphold the same commitment demonstrated in the past and say no to this expansion of gambling.

The stakes are not theoretical. Maryland’s six brick-and-mortar casinos currently support approximately 16,000 jobs — many of them well-paying union jobs that allow workers to support their families and contribute to their communities.

Experience with the implementation of iGaming in other states gives us serious cause for concern. After Pennsylvania authorized iGaming, thousands of casino jobs were lost. Independent projections suggest Maryland could lose more than 4,000 jobs if online casino gambling is approved. At a time when working families are already facing economic

uncertainty and federal workforce reductions, advancing legislation that risks eliminating stable, family-supporting jobs sends the wrong message.

Beyond the economic impact, the social costs are deeply troubling. Legalizing iGaming would provide 24-hour access to slot machines and table games on every phone, dramatically increasing the risk of gambling addiction and related harms. Research consistently shows that online gambling is more addictive than in-person gaming because of its speed, accessibility, and isolation. A recent Maryland-based analysis estimates that the social costs of iGaming could total hundreds of millions of dollars annually, with vulnerable and minority communities disproportionately affected. We must ask ourselves whether projected revenue is worth the long-term social and economic damage.

On behalf of UFCW Local 1994 MCGEO and working families across our state, I respectfully urge you to reject HB 1255 and HB 1343. Maryland has previously drawn a clear line on expanding casino gambling. I ask you to draw that line again and stand with workers, families, and communities by voting no on iGaming.

2026 HB 1343 Maryland Center of Excellence on Prob

Uploaded by: Blair Inniss

Position: UNF



March 5, 2026

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

RE: HB 1343 – Internet Gaming - Authorization and Implementation – Oppose

Dear Chair Wilkins:

This letter is in opposition to *HB 1343 – Internet Gaming - Authorization and Implementation*. This bill would allow Marylanders to participate in a full casino experience from anywhere and at any time on an internet-accessible device.

Many studies have consistently shown that gambling addiction can have severe consequences, leading to financial ruin, family breakdowns, and mental health issues. The convenience and accessibility of iGaming platforms would only exacerbate these risks to Marylanders, as people can easily access these services from the comfort of their homes and on their mobile devices. The potential for increased addiction rates and its associated social costs should give us pause before considering the legalization of iGaming.

iGaming is already an international problem. In an Australian study, the rate of problem gambling among non-internet gamblers was 0.9%, while the rate among internet casino gamblers was 2.7%.¹ A study of international gamblers as a whole found a similar relationship between internet gaming and problem gambling, with the prevalence rate of problem gambling being 17.1% amongst internet gamers and much lower 4.1% amongst non-internet gamers.²

Additionally, the potential for underage gambling cannot be overlooked. By allowing casinos to be accessed online, age verification is near impossible to enforce effectively.³ Many researchers have found that gambling has been detrimental to the mental health of adolescents⁴, including increased rates of suicidal ideation, anxiety, alcohol and substance abuse, and poor academic performance.⁵

¹ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4610999/>

² <https://www.nj.gov/oag/ge/2015news/ResponsibleGamingFinalReport%202015.pdf>

³ <https://crsreports.congress.gov/product/pdf/IN/IN12055#:~:text=Potential%20Challenges%20with%20Identifying%20Minors&text=This%20suggests%20that%20most%2016.ID%20than%20a%20driver's%20license>

⁴ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2533814/>

⁵ <https://pubmed.ncbi.nlm.nih.gov/12766444/> ; <http://youthgambling.mcgill.ca/en/PDF/OPGRC.pdf> ; <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2533814/#b13-0130003>



UNIVERSITY of MARYLAND
SCHOOL OF MEDICINE

While researchers are still learning about the extent of the ramifications of iGaming, we know that there are risks already associated with gambling. This body continues to subsidize resources like the Problem Gambling Fund because it recognizes that Marylanders need help. For these reasons, we strongly urge an unfavorable report.

We urge an unfavorable report on HB 1343. 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
Director of Operations
Maryland Center of Excellence on Problem Gambling
Office Direct: 667-214-2120
Email: heshleman@som.umaryland.edu

Unfavorable

Uploaded by: Brianne Doura-Schawohl

Position: UNF



Chairwoman Jheanelle Wilkins
H-101 State House
100 State Circle
Annapolis, MD 21401
Cc: Honorable Members, House of Delegates

March 5, 2026

Chair Wilkins and Honorable Members:

Thank you again for the opportunity to share The Campaign for Fairer Gambling's concerns regarding HB 1343. The campaign aims to advance a bipartisan, evidence-based approach to enhance consumer protections across the gambling sector. We strive to raise awareness of gambling-related harm, ultimately doing all that we can to prevent and reduce it.

According to the National Council on Problem Gambling (NCPG), there are an estimated 9 million Americans who are struggling with problem gambling nationwide, with the annual social costs of problem gambling totaling an astounding \$14 billion. Among Maryland adults, the rate of disordered gambling in the state increased by 42% between 2022 and 2024, from 4% of Marylanders to 5.7%. That is nearly three times the national average and among the highest rates in the nation. This rate would only increase, with the legalization of what experts consider to be the most addictive form of gambling. A 2024 Maryland prevalence study highlighted that the majority (66.2%) of disordered gamblers were males. Disordered gambling was more prevalent in Blacks/African Americans (10.8%) compared to Whites (3.6%) and Asians (1.9%). Disordered gambling was also higher among Hispanics (8.8%) compared to non-Hispanics (5.5%).

Additionally, nearly two out of five Marylanders who bet on sports that year exhibited either disordered gambling (14.3%) or at-risk gambling behavior (25.1%) in their lifetime. Research highlights that introducing a new form of gambling within a jurisdiction will increase the number of problems. This will certainly happen with the introduction of iGambling, where online gamblers are eight times more likely to report problem gambling, according to the National Institute of Health. These products are illegal in 42 of the U.S. states and for good reason. Not only will problem gambling prevalence rates increase, the harm to families, children, and communities will be magnanimous.



Headlines continue to run rampant across the nation highlighting the ever-increasing number of calls for help, policymakers begging for more funds to address gambling-related harm or predatory and worrisome practices being deployed by industry operators. The City Council of Baltimore filed a lawsuit in April 2025 against DraftKings and FanDuel for targeting and exploiting vulnerable gamblers with deceptive and misleading promotions. Policymakers must seriously consider the consequences of legalization and the impending social costs and harm that follow suit.

A 2024 National Economic Research Associates (NERA) study examining the New Jersey iGambling market found that, while iGambling taxes contributed nearly \$385 million to the state, this was significantly dampened by the astounding \$350 million in social costs the state also incurs from iGambling related harm. Those social costs are mainly driven by 6% of the population that has been found to be struggling with a gambling disorder. This is three times the national average and rates from another state with online casinos, Pennsylvania, are similarly high.

Public health officials and other specialists in the field of gambling agree that the growing prevalence of gambling on smartphones and electronic devices has caused a dramatic increase in gambling addiction. NCPG warns that the risk of gambling addiction grew by 30% in the last three years while online gambling has expanded.

When Maryland legalized sports betting in 2021, the legislature failed to increase the funding desperately needed to address the increased harm. Any further legalization should address this deficit and allocate more than the proposed 1%. Further, the important, mobile gambling-specific prevalence study called for in HB 1409 should be completed before any further expansion of online gambling is considered.

Additionally, a 2024 survey by the State of Connecticut found that 70% of gambling revenue is derived from 7% of the population. 1.8% of these individuals have a gambling problem, and the remaining 4.9% are considered at risk. The current business model for iGambling appears to generate most of its revenue from the vulnerable few, as highlighted by a recent Wall Street Journal article.

A recent story in USA Today highlighted that the Know Your Customer systems in place at regulated sportsbooks and touted as the way to keep minors offline failed to stop numerous minors across the country from placing millions of wagers. The families and children of Maryland deserve more protection than that.



The intent of the legislation should be done with open eyes. This would create a new industry. The proof that the illegal market is captured and offset by legalization is simply not there. The catastrophic harm to some that will result from this legalization will not only be gravely felt by that individual. It will trickle into your communities and ultimately be felt by the entire state.

I appreciate your consideration, and I'd be happy to answer any questions you may have.

Warmest Regards,

Brianne Doura-Schawohl

HB 1255 HB 1343 opposition.pdf

Uploaded by: Chip Bertino

Position: UNF



OFFICE OF THE
COUNTY COMMISSIONERS

Worcester County

GOVERNMENT CENTER
ONE WEST MARKET STREET • ROOM 1103
SNOW HILL, MARYLAND
21863-1195

WESTON S. YOUNG, P.E.
CHIEF ADMINISTRATIVE OFFICER
CANDACE I. SAVAGE, CGFM
DEPUTY CHIEF ADMINISTRATIVE OFFICER
ROSCOE R. LESLIE
COUNTY ATTORNEY

COMMISSIONERS
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ANTHONY W. BERTINO, JR.
ERIC J. FIORI
JOSEPH M. MITRECIC
DIANA PURNELL

February 25, 2026

Delegate Jheanelle Wilkins
130 Taylor House Office Building
Annapolis, MD 21401
jheanelle.wilkins@house.maryland.gov

Delegate Jessica Feldmark
130 Taylor House Office Building
Annapolis, MD 21401
jessica.feldmark@house.maryland.gov

Dear Chair Wilkins, Vice Chair Feldmark and committee members:

The Worcester County Commissioners strongly oppose HB 1255 Expansion of Commercial Gaming – Internet Gaming Referendum and HB 1343 Internet Gaming - Authorization and Implementation. We are concerned the introduction of internet gaming to Maryland would threaten existing brick-and-mortar institutions, fuel gambling additions and result in lost revenues to jurisdictions in Worcester County.

Worcester County is home to the Ocean Downs Casino. Since opening its doors in 2011, the casino has grown to become a vital tourism and economic development partner, generating more than \$51 million in local impact grant (LIG) funds to Worcester County, Ocean City, Berlin and Ocean Pines. These funds are reinvested in our communities. Just a few of the many projects our jurisdictions have been able to fund, even in years of economic downtown, include improvements to our roadways and bridges, upgrades to public safety radio systems, additional police vehicles, a new Berlin Police Department, and a new Worcester Technical High School that trains area youth for family sustaining careers right here at home.

Unlike the Ocean Downs Casino, which has established partnerships designed to attract residents and visitors to invest their discretionary income in area hotels, eateries and retail establishments, most online gambling operators are out of state. Every dollar spent gambling online would

equate to a direct loss to our local economy. We respectfully urge you to oppose HB 1255 and HB 1343.

Sincerely,



Theodore J. Elder
President

HB1343_OCChamber_Thompson_UNF.pdf

Uploaded by: DENNIS RASMUSSEN

Position: UNF



Ocean City, Maryland Chamber of Commerce

410-213-0144 info@oceancity.org
oceancity.org 12320 Ocean Gateway, Ocean City, MD 21842

TESTIMONY OFFERED ON BEHALF OF THE GREATER OCEAN CITY CHAMBER OF COMMERCE

IN OPPOSITION TO: HB1343 – Expansion of Commercial Gaming – Internet Gaming Referendum

Before:
House Ways and Means Committee
Hearing: 3/5/2026 at 1:00 PM

The Greater Ocean City Chamber of Commerce, representing over 770 regional businesses and job creators, **OPPOSES** House Bill HB1343 – **Expansion of Commercial Gaming - Internet Gaming Referendum.**

HB 1343 Authorizes the State Lottery and Gaming Control Commission to issue certain licenses to certain qualified applicants to conduct or participate in certain Internet gaming operations in the State; requires the Commission to regulate Internet gaming and the conduct of Internet gaming in the State; requires an Internet gaming license to require individuals to provide proof of the registration to participate in Internet gaming; and submitting the Act to a referendum.

The Chamber supports in-person legal gaming because it is highly regulated and prioritizes the safety and well-being of communities. Unlike online gaming, in-person gaming provides effective safeguards to prevent underage gambling, limit excessive access, and address problem gambling through established support programs. Additionally, in-person gaming drives local economic growth by generating stable jobs and reinvesting revenues into schools, infrastructure, and public services.

The rapid expansion of iGaming has created a pressing need for action. Legalizing iGaming does a disservice to the people and businesses that support and contribute to Maryland's economy. Beyond this potential harm to our state's finances, legalized online gambling will almost certainly result in a rise in gambling addiction, which puts the well-being and livelihood of Marylanders at

serious risk. iGaming threatens our economy, our health, displaces jobs, and weakens oversight of responsible practices

The Sage Policy Group and Anne Arundel County Chamber of Commerce published a report further addressing the potential impacts of iGaming, including:

- **Job Losses:** There are six brick-and-mortar casinos in the State which support 27,000 jobs, one of which is here in Ocean City. iGaming jobs are often held out of state, which will cause a decline in locally held jobs and available wages and benefits.
- **Harm to Nearby Businesses:** Potential expansion of brick-and-mortar casinos may halt, which limits possible revenue increases and traffic generation for other nearby businesses that benefit from casino traffic. Surrounding entertainment and shopping clusters, many of which opened because of casino traffic, will lose business as fewer guests travel to brick-and-mortar locations.
- **Lost Opportunities:** The loss of casino jobs and vendor opportunities will further harm the success of local businesses.
- **Limited Wages:** iGaming could limit job opportunities for Marylanders with only a high school diploma who currently have access to positions like table games dealer, which provide living wages and benefits but may disappear if iGaming is legalized.

For the above reasons, including the economic, operational, and health-related reasons, the Ocean City Chamber respectfully requests an **UNFAVORABLE REPORT for HB1343**. Please feel free to contact the Chamber directly at 410-213-0144, or Dennis F. Rasmussen, df@rasmussengrp.net at 410-821-4445 should you have any questions.

Respectfully submitted,

Amy Thompson

Amy Thompson
Executive Director
amy@oceancity.org

Bob Thompson

Bob Thompson
Legislative Committee Chair
bob@t1built.com

HB1343_OPP.pdf

Uploaded by: Donna Edwards

Position: UNF



MARYLAND STATE & D.C. AFL-CIO

Affiliated with the National AFL-CIO

Donna S. Edwards
President

Samuel Epps, IV
Secretary-Treasurer

📞 410.280.2233

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Annapolis, MD 21401-2096

HB 1343 - Internet Gaming - Authorization and Implementation **House Ways and Means Committee** **March 5, 2026**

OPPOSE

Donna S. Edwards
Maryland State and DC AFL-CIO

Madame Chair and members of the Committee, thank you for the opportunity to submit testimony in strong opposition to HB 1343. 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.

Proponents of HB 1343 will claim that there will be millions of dollars in new revenue and increased jobs, but data contradicts this claim. Labor's experience in states that have iGaming is different from what the proponents assert. According to a 2025 Innovation group report, when online casino gambling is introduced, land-based casino revenue drops by an average of 16%¹, and that directly translates into job loss. Maryland's casinos employ thousands of workers whose livelihoods depend on in-person operations, and HB 1343 puts those jobs at significant risk.

That same report further underscored the economic harms, finding that Maryland's brick and mortar casinos could lose over \$340 million in gaming revenue if iGaming is introduced. This is compounded by an additional \$35 million in lost food and beverage revenue and nearly \$8 million in lost hotel revenue. This is a significant hit to the hospitality and tourism sectors that rely on in-person casino traffic.² Focusing on online gaming as a new potential state revenue source shifts the attention away from Maryland's structural revenue problems that require real solutions like combined reporting, changing the throwback rule, and increasing income taxes on millionaires.

¹ "Economic Impacts of iGaming Expansion." The Innovation Group. February 2025.

² "Economic Impacts of iGaming Expansion." The Innovation Group. February 2025.





MARYLAND STATE & D.C. AFL-CIO

Affiliated with the National AFL-CIO

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Annapolis, MD 21401-2096

The report also concluded that Maryland could lose thousands of brick and mortar jobs, resulting in a loss of \$98 million to \$121 million in labor income which is money that could go back into our state's economy. iGaming shifts activity away from in-person operations toward automated online platforms that require only a fraction of the workforce. Every dollar spent online is a dollar not spent in a casino where workers staff restaurants, clean hotel rooms, run table games, maintain equipment, and support the venues. In contrast, iGaming would only create 47 new positions (per the Innovation Group). This is job displacement at scale. Maryland would be trading thousands of middle-class, family-sustaining jobs for a handful of tech-oriented positions.

The financial harm to players themselves is well-documented. A study done by the University of California San Diego's Rady School of Management examined more than 700,000 online gamblers and found that "96% appeared to lose money to online gambling" while "only 4% made money from online gambling."³ This is due to the design of the platforms using algorithms, and constant access to maximize losses and keep players engaged. This is millions of dollars lost by wage earners, not going into local economies.

Online gaming will contribute to more problem gambling. Many of the states that have legalized online gambling have seen a significant increase in the number of calls made to their respective problem gambling hotlines. Calls to the National Council on Problem Gambling's helpline grew by 150% over five years, increasing from 32,666 in 2019 to 83,660 in 2023.⁴ This is a testament to the rise of online betting and the ease at which individuals can develop problem habits. This finding is hardly unique; a 2023 article by Dr. Tristian Brass and Dr. Shawn R. Charlton of the University of Central Arkansas found that, "The easy access and always-on nature of online gambling could encourage compulsive behavior...bettors can easily conceal their gambling activity from others, making it easier for individuals to engage in excessive gambling behavior."⁵

These problems are not just limited to adults who 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

³ Christine Clark (University of California San Diego), "Legalized Gambling Increases Irresponsible Betting Behavior, Especially Among Low-Income Populations." July 2024.

⁴ Wayne J. Taylor, Daniel M. McCarthy, Kenneth C. Wilbur, "Online Gambling Policy Effects on Tax Revenue and Irresponsible Gambling." June 2024.

⁵ Tristan Brass and Shawn R. Charlton, PhD (University of Central Arkansas), "The (Unfortunate) Rise of Online Gambling." PSI CHI. April 2023.





MARYLAND STATE & D.C. AFL-CIO

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children are carrying betting platforms in their pockets 24/7.⁶ We cannot risk the long-term negative effects that online gambling has on young people.

As brick-and-mortar casinos lose revenue to online gaming, it will decrease important funding for problem gaming. Online gaming may raise additional funds set aside in the bill for problem gaming but not nearly enough to combat the increase in the problem it is helping to cause in the first place. CNN reported that, “Resources for gambling addiction programs have long been thin in the United States and have been stretched further by the current wave of sports betting.”⁷ A 2024 gambling addiction study found that up to 20 million Americans have gambling problems or are at risk of developing one.⁸

Maryland should not take a risky bet on internet gaming. The potential job losses, unstable revenue, and damage to public health are not worth the risk.

For these reasons, we urge an unfavorable report on HB 1343.

⁶ “The Hidden Epidemic: Online Gambling Among Teens and Young Adults.” Prairie Care. February 2026.

⁷ Nathaniel Meyersohn. “The dark side of the sports betting boom.” CNN. February 10, 2023.

⁸ Anders Bergman, “Gambling Addiction Study – 3300 Participants.” QuitGamble. January 2024.



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Eitel UAW2503 HB1343 Testimony 030526.pdf

Uploaded by: Eric Eitel

Position: UNF

Chair and Members of the Committee,

Thank you for the opportunity to testify today. My name is Eric Eitel, and I respectfully urge you to vote **no on HB 1343**.

My concerns fall into two main areas: Economic impact, and consumer protection.

First, Economic Impact.

According to an independent study by The Innovation Group that compared states that have already adopted iGaming with those considering it; introducing iGaming in Maryland would harm employees and the broader economy in ways that an employee displacement fund would do little to fix.

The Innovation Group projects a net tax benefit of \$19 million by 2029 once the market matures. I would argue that \$19 million is not worth the long-term loss of stable jobs, reduced local income, and the broader economic consequences of job displacement. Also, I have to question how much difference that projected net income would make compared to the money that is currently being directed towards The Blueprint for Maryland's Future fund.

At MGM National Harbor alone, there are 1,056 table games and poker dealers. Of those, 728 — nearly 70 percent — are Maryland residents. These are real people supporting families. For many of us, this is one of the few entry level positions that pays close to a livable wage.

The study inferred that for every two dealers lost due to the negative impacts on brick-and-mortar casinos, one additional non-gaming employee loses their job. The ripple effect goes well beyond the casino floor.

Second, consumer and youth protections.

Maryland casinos have strict ID checks and in-person safeguards. Dealers are trained under Maryland law to monitor intoxication, flag illicit behavior, and recognize signs of problem gambling so that we can direct guests to appropriate resources. We are often the first line of defense.

Online gaming removes many of those protections. Even with safeguards written into the bill, it is far easier for a minor to access an account online — whether by using a parent's ID or having one created for them.

The Innovation Group reported that 26.4% of adolescents who gamble develop gambling disorders. I have personally witnessed individuals go from never gambling to becoming problem gamblers before my eyes. Removing in-person oversight increases that risk.

In closing, this issue is not just about revenue. It is about Maryland jobs, Maryland families, and protecting vulnerable residents.

For those reasons, I respectfully ask you to vote **no on HB 1343**.

Thank you for your time.

J Chorpenning Testimony 3.3.26.pdf

Uploaded by: Jason Chorpenning

Position: UNF



March 3, 2026

Chair Jheanelle K. Wilkins
Ways and Means Committee
130 Taylor House Office Building
131 Taylor House Office Building
Annapolis, MD 21401

Re: HB1255 Expansion of Commercial Gaming - Internet Gaming Referendum

Dear Chair Wilkins,

United Food and Commercial Workers Local 27 is writing to express our objection to internet casino gaming (iGaming) in the State of Maryland. We believe any bills or legislation on this topic will adversely impact hard working members of the community, create social ills, and reduce jobs at Maryland's existing casinos. We oppose the legislation and any related referendum.

United Food and Commercial Workers Local 27 represents of over 18,000 members in Maryland, Delaware, Pennsylvania, Virginia and West Virginia. Our mission is to secure a living wage, good benefits and a positive work environment for our members.

iGaming is a jobs killer. According to a study by Sage Policy Group, led by former chair of the Maryland Economic Development Commission Anirban Basu, **iGaming could lead to the loss of 2,700 jobs at Maryland's brick and mortar casinos.** As Sage Policy notes, these jobs are often filled with union members and they provide living wages and comprehensive benefits.

According to the Sage Policy Group, **iGaming will result in an annual \$65 million decline in statewide personal income for Marylanders.** Unjustly, members of Maryland's labor force who lack a college degree will bear the brunt of these losses because of the accessibility of casino jobs to workers with a high school diploma or less.

The consensus that iGaming = job destruction is backed up by what we are seeing in other states.

- **iGaming is presently illegal in 43 States.**
- **Pennsylvania saw thousands of casino jobs disappear since the launch of iGaming according to Pennsylvania Gaming Control Board reports.**
- **New Jersey found that iGaming decreased the total amount of money that employees received in wages by about \$900 million. Similarly, nearly 16,000 New Jersey gaming jobs have been lost due to iGaming, according to a November 2023 study by NERA Economic Consulting for The Campaign for Fairer Gambling.**
- **Recently, New York Governor Kathy Hochul refused to include iGaming in her proposed budget because of concerns over job losses and the negative impact on union jobs, according to public reports.**

Beyond the crushing loss of jobs, iGaming will result in a myriad of problems for Maryland, its citizens and its gaming industry and workers. With dramatic decreases in patron visitation caused by iGaming, the state's brick and mortar casinos will have no incentive to keep investing in and expanding their facilities. This will hurt construction workers, as well as gaming and ancillary workers that would operate the new hotels, restaurants, shopping and entertainment venues and other developments. Casino-ancillary development like Warner Street Entertainment District (Horseshoe Casino in Baltimore City; Arundel Shopping Complex (Live! Casino and Hotel in Anne Arundel County); and Great Wolf Lodge (Hollywood Casino in Perryville) would have no incentive to continue casino expansions.

Sadly, iGaming's harms do not stop with economic damage but also include a very high human cost. The American Psychological Association has described iGaming as "one of the most addictive activities available." 60 Minutes (February 4, 2024, edition) featured a segment on the dangers and massive addiction problems coming from mobile betting on phones. Since the launch of iGaming, calls to problem gambling helplines in New Jersey and Pennsylvania have increased 225% and 140%, respectively. And Les Bernal, National Director of Stop Predatory Gambling and the Campaign for Gambling-Free Kids has called iGaming the "gambling equivalent of fentanyl" for today's youth.

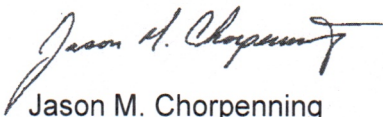
Approximately 16,000 gaming industry workers live in the Free State, and most are union members. Their employers, Maryland's six brick and mortar casinos, have produced billions of dollars in tax revenue for the State, billions of dollars in investment in their facilities and hundreds of millions of dollars of local share funds for their communities. Much of this will be sacrificed if iGaming is legalized.

Support for iGaming is the equivalent of being against union jobs. We urge you to oppose any legislation to authorize iGaming or a referendum on iGaming.

We are prepared to meet with you, or your designees, to further emphasize the point: iGaming will hurt hard working Marylanders and reduce jobs.

Thank you for your consideration of our views on this important matter.

In solidarity,



Jason M. Chorpenning
UFCW Local 27, President

Cc Nelson L. Hill
VP/Executive Assistant to the President

1343.pdf

Uploaded by: Josh Baker

Position: UNF

Testimony offered on behalf of:
Joshua Baker

IN OPPOSITION TO:

HB 1343 – Internet Gaming
Hearing: 03/05/2026

Good afternoon Mister Chairman and Honorable Members of the House Ways and Means Committee. My name is Joshua Baker, a Union Representative of United Food & Commercial Workers Local 27.

Local 27 represents employees at Maryland Live Casino, Hollywood Casino in Perryville and Rocky Gap Casino. In other words, we represent employees at 3 of the 6 casinos in the State of Maryland. In the gaming industry alone, we represent over 3000 employees in the State. Locally, across all industries, we represent over 16,000 employees.

As a local union, Local 27 has been and remains quite active in local politics. We make our voices heard in a variety of ways to local politicians.

Local 27 is extremely concerned about the proposed legislation on iGaming. We do not take this position lightly. We have done our own research, consulted with unions in other States and read the reports issued by various “experts.” On that point, I want to call out the very slanted and clearly biased report from the Innovation Group, an entity that operates in the iGaming space and is seeking to persuade you to approve iGaming so they and their allies can make money off of Marylanders. Their position, and report, is rooted in greed.

I am here today to OPPOSE HB 1343.

It is undisputed that iGaming will significantly reduce visits to traditional, brick-and-mortar casinos. When, not if, volume is reduced at gaming properties, it will adversely impact our members and the prospects of job security for those remaining.

One regional example is compelling. In the years since iGaming launched in Pennsylvania, multiple casinos requested to reduce the numbers of slot machines at their facilities, which hurt employment levels. As per reports from the Pennsylvania Gaming Control Board, despite five (5) new casinos

opening – the workforce in Pennsylvania casinos has suffered a cut of nearly 10%, with more than 2000 employees losing their jobs.

Since casino gaming was legalized in Maryland, we have negotiated five labor agreements at Maryland Live, three labor agreements at Hollywood Casino in Perryville and two labor agreements in Rocky Gap. In each of those bargaining sessions, our members were able to secure higher pay, benefit improvements and confidence in their career selection. Our members, many of whom came from industries that shut down in the last recession, finally felt they had job security.

To state it clearly: iGaming is a jobs killer. Everywhere it has been introduced, it reduced staff at brick and mortar casinos. When, not if, that happens in Maryland, it will hurt our members.

The irony of my appearance today, to testify against iGaming, is not lost on me. Normally, management and labor are on different sides of various economic arguments. But today, we are on the same page. iGaming will hurt brick and mortar casinos. When volume is reduced, wages and benefits and ultimately jobs will be reduced. When that happens, our members will suffer.

Today, our members in the gaming industry earn a good income, with solid health benefits and job protections. The security of these jobs now rests with you, our elected leaders. You can decide to “roll the dice” and focus on revenue needs, or protect the jobs that exist in the State.

I urge you to vote against HB 1343.

Respectfully,

**Joshua Baker
J.BAKER@UFCW27.ORG**

HB1343 - Internet Gaming Authorization and Impleme

Uploaded by: Kristen Pironis

Position: UNF



Testimony in Opposition of House Bill 1343
Internet Gaming – Authorization and Implementation

To: Delegate Jheanelle K. Wilkins
Chair, Ways and Means Committee

Written testimony from: Kristen Pironis
Chief Executive Officer, Visit Annapolis & Anne Arundel County
26 West Street
Annapolis, MD 21401
410-280-0445 / kp@visitannapolis.org

Date: March 2, 2026

Dear Chair Wilkins and Members of the Ways and Means Committee:

Live! Casino and Arundel Mills, in Anne Arundel County, is Maryland's most visited tourist attraction. On behalf of Visit Annapolis and Anne Arundel County, the destination marketing and management organization for Anne Arundel County, I am writing to express our strong **opposition** to House Bill 1255 regarding the expansion of commercial internet gaming.

The legalization of iGaming in Maryland is a significant threat to our partners, businesses, and community. Internet gaming eliminates the need to travel to brick and mortar casinos, which directly translates to people not eating in adjacent restaurants, staying in hotels, and patronizing shops and retail—Internet Gaming literally makes people stay home and not travel.

Maryland is home to six brick and mortar casinos that support more than 27,000 jobs, have an annual economic impact of \$5.8 billion, and generate \$1.4 billion in taxes, reports the American Gaming Association. In addition, Maryland gaming tax revenue directly funds critical public school construction projects, local impact grants, and supports small and minority-owned businesses.

Internet Gaming jobs will cause a decline in locally held jobs, available wages and benefits, and will directly impact job opportunities for Marylanders with a high school diploma who currently have access to positions like table games dealers, which provide good living wages and benefits. Further, Internet Gaming will harm our casinos and the surrounding entertainment and shopping clusters, many of which opened because of and are directly supported by visitors to casinos—impacting even more jobs and Marylanders.

Legalizing Internet Gaming is a disservice to the people and businesses that support and contribute to Maryland's economy. Visit Annapolis & Anne Arundel County strongly urges you to oppose this bill. Thank you for your service and your consideration.

Sincerely,

Kristen Pironis
Chief Executive Officer, Visit Annapolis & Anne Arundel County

HB 1343 testimony (iGaming-2026).pdf

Uploaded by: Mark Stewart

Position: UNF

Testimony of The Cordish Companies and Live! Casino Hotel Maryland

Presented by Mark Stewart, General Counsel

In OPPOSITION to HB1343

Ways and Means Committee Hearing

March 5, 2026

On behalf of The Cordish Companies and Live! Casino Hotel Maryland, I respectfully submit this written testimony in **opposition** to HB1343 and the authorization of online casino gambling (“iGaming”) in Maryland. Online gambling – whether online casino games or even online sports betting – is aptly summed up as follows:

It’s the bookie in your pocket or the casino in your hand – the opportunity to gamble that follows us everywhere our mobile devices do from bed to desk to toilet, never closing its doors.¹

Not surprisingly, this constant access to gambling, without any friction points or breaks in the action, has led to tremendous social and financial harm, not only for the citizens of the few states that have iGaming, but also for those with online sports betting. In September 2025, the Maryland Center of Excellence on Problem Gambling released a sobering report on the impacts already being felt by Marylanders from online gambling:

- 51% of online sports bettors are disordered or at-risk gamblers;
- 66% of disordered online sports bettors are male;
- African American and Latino individuals are more likely to suffer from disordered online sports betting; and
- Much like the experience in iGaming states, the rate of disordered online sports gambling in Maryland is nearly 3x the national average.²

The obvious questions are – Why is this happening? Why is online gambling so different? Indeed, both Harvard University and Morgan State University have concluded that online gambling can be ***10x more harmful*** than traditional forms.³

¹ *The Irish Times*, “Generation Gamble: the Invisible Addiction Crisis Gripping Ireland’s Teenagers” (May 3, 2025).

² *University of Maryland*, “New Survey Shows Rising Rates of Disordered Gambling Among Marylanders Since Legalization of Online Sports Betting” (Oct. 22, 2025)

³ *Desert News* “Online Gambling: the stakes for public health” (Jan. 24, 2025)

Respected authors Jonathan Cohen and Isaac Rose-Berman, who wrote “Smartphone Gambling is a Disaster,” provide an answer:

Gambling today is *fundamentally different* from every other form of gambling in recorded human history. In the last few years, *limitless, frictionless gambling* has become available to anyone with an internet connection. What once required a trip to the bank and [brick & mortar] casino *can now be done on an app – from home or from school*, at all hours of the day.⁴

Non-stop, 24/7 access to gambling is just one piece of the problem, however. The games themselves are different:

Much of the increase in online gambling is due to the fact that gambling companies have *engineered their games to be ever more difficult to resist*. They feature the *same behavioral nudges and dopamine delivery mechanisms as social media platforms*. These are not your grandparents’ slot machines.⁵

Indeed, like a social media app, the entire business model of an online gambling operator is to bring the gambler back to the app as often as possible and to keep him in the app for as long as possible. In addition to the games or bets themselves, the delivery device – the smartphone – helps online gambling companies achieve this goal. As one author explained: “The smartphone ... is the perfect device to exacerbate the gambler’s worst impulses. *Smartphones are designed to keep you coming back to them.*”⁶

The Sports Betting Alliance (DraftKings, Fanatics, FanDuel, others), the main proponent of iGaming around the country, does not hide the fact that their members’ entire business plan is centered around keeping customers in the app. Indeed, they boast about it. In testimony before the Kansas legislature, a representative from the Sports Betting Alliance talked about it being normal for patrons to be in their online sports gambling app 10x/day.⁷ Certainly, with the non-stop gambling action that is iGaming, 10x/day would be on the low side – especially when online gambling companies are known for *sending gamblers as many as 100 push notifications per day encouraging them to visit the app and gamble.*⁸

⁴ *Afterbabel.com*, “Smartphone Gambling is a Disaster” (July 24, 2025)

⁵ *Id.*

⁶ Leander Schaerlaeckens, *The Guardian*, “How the Quick High of ‘Fast-Food Gambling’ Ensnared Young Men” (Jan. 31, 2025).

⁷ *GamblingHarm*, “Trade Group Says Checking Betting App 10 Times a Day Is Normal” (Oct. 3, 2025)

⁸ *The Wall Street Journal*, “A Psychiatrist Tried to Quit Gambling. Betting Apps Kept Her Hooked.” (Feb. 19, 2024).

With this in mind, it is not surprising that iGaming, as the “most dangerous form of online gambling,”⁹ has been called the “fentanyl” and “crack cocaine” of gambling,¹⁰ Professor of Global Health at Harvard, Shekhar Saxena, explained: “It’s continuous, it’s intense, and it can be financially – and also physically and mentally – extremely harmful.”¹¹ Ohio Governor Mike DeWine put the threat of iGaming into perspective:

This is just ***not an incremental increase in gaming***. This literally puts [a casino] in anybody’s hands – a 19-year-old, an 18-year-old, a 16-year-old. It ***puts in their hands the ability to game constantly, all day, any day, 2:00 am*** in the morning. It’s right there.¹²

Governor DeWine’s comments about underage online gambling were not hyperbole. A recent report by Common Sense Media found that ***36% of adolescent boys age 11-17 reported gambling*** in the past year.¹³ For boys whose friends also gamble, the prevalence rate hits 84%. This is not by accident. 60% of boys reported seeing gambling ads on YouTube and social media channels. Of boys who gambled, nearly 50% reported seeing gambling ads and videos online and 60% of those boys said that these ***gambling ads “just started showing up” in their feeds*** thanks to algorithmic exposure.¹⁴ Clinical psychologist Michelle Chung, who sees teens who gamble in her practice, explains that online gambling is “the next wave of the mental health crisis that will happen in teenage boys.”¹⁵ Jim Steyer, founder of Common Sense Media, captured the sobering reality of online gambling for boys under age 21:

I think the results of this new research are absolutely astounding, and a wake-up call for every parent everywhere . . . ***The truth is, one out of three boys in this country are gambling online before they’re old enough to vote.***¹⁶

In the face of these realities, Maryland should not expand online gambling to include online casino games.

⁹ *Id.*

¹⁰ “Paddy Power Founder Speaks Out about the ‘Crack Cocaine’ of Online Gambling” Irish News (Sept. 21, 2021); Capital News Service, Maryland legislature to analyze gambling expansion (Feb. 15, 2023)

¹¹ Online gambling: The stakes for public health | Harvard T.H. Chan School of Public Health

¹² Cleveland.com, DeWine warns Ohio iGaming proposal could put casino in every phone - increasing addiction (May 30, 2025)

¹³ Common Sense Media, “Betting on Boys: Understanding Gambling Among Adolescent Boys” (Jan. 29, 2026)

¹⁴ *Id.*

¹⁵ *Today.com*, “Study Finds This Is How Teen Boys Are Being Lured Into Gambling” (Jan. 29, 2026)

¹⁶ *Id.*

What Is iGaming?

Taking a step back, many Marylanders are unfamiliar with “iGaming.” So, what is it?

- ☒ iGaming puts *a casino in the pocket of every Marylander*. It takes one of the most addictive devices ever designed – the smartphone – and adds slots and casino games
- ☒ iGaming is 24/7, constant access to non-stop gambling action
- ☒ iGaming is gambling in *isolation* – in your bathroom, bedroom, or even in your car
- ☒ iGaming is *10x more harmful* than traditional forms of gambling according to Harvard University School of Public Health
- ☒ Currently illegal in 42 states – since 2024, iGaming bills have been consistently rejected 24 times by other states
- ☒ iGaming is pushed by out-of-state and foreign companies that make no investment in Maryland and create no jobs
- ☒ In fact, iGaming has costs thousands of jobs in the few states that have it – over 4,000 jobs lost in Pennsylvania, 38% of union members lost their jobs in Michigan, and more
- ☒ iGaming, by law, will take all its revenue from Marylanders and then export the vast majority of its proceeds out of Maryland for the benefit of online platform providers.

The consequences of online gambling are severe:

- “Problem gambling addiction rates have reached an all-time high in the U.S.”¹⁷
- “A generation of young people – especially young men and boys – are at risk of losing their money, dignity, and livelihood, all without ever setting foot in a casino.”¹⁸
- A study by New Jersey, the first online gambling state, found that nearly 20% of 18 – 24-year-olds qualified as having a gambling problem.¹⁹
- Problem gambling helpline calls in iGaming states have skyrocketed: 378% increase in West Virginia; 320% increase in Pennsylvania; 277% increase in New Jersey; and 267% increase in Michigan.²⁰
- Bankruptcies, debt levels, auto loan delinquencies and other financial problems all increase, especially harming families and households that are already struggling financially.²¹

¹⁷ *Birches Health*, Gambling Addiction Rates Hit All-Time High in U.S.(March 13, 2024)

¹⁸ *Id.* (emphasis added).

¹⁹ *The New York Post*, Young men face high risk for gambling addiction as sports betting surges (Jan 1,2024)

²⁰ *NJ Spotlight News*, “Surge in problem gambling in NJ – and in calls for help” (Sept. 26, 2024); *12News*, “Revenue and addiction skyrocket in 5 years since law legalizing online gambling” (Nov. 19, 2024); see National Problem Gambling Council helpline call data (PA) 2019-2024.

²¹ Congressional Research Service, *Sports Gambling and Consumer Finance* (2024)

- “A person can lose tens of thousands of dollars in minutes just by picking up their phone, placing a bet, and never having to leave the house.” Felicia Grondin, Executive Director, The Council on Compulsive Gambling of New Jersey²²
- Brazil’s Central Bank reported in September 2024 that 20% of welfare funds issued by the government were being spent on online gambling.²³
- Morgan State University, in a report entitled *The Impact of iGaming on African American Communities: a Public Health, Mental Health, Social and Economic Assessment* (January 30, 2025),²⁴ found that “**iGaming will cause severe public health, mental health, financial and other problems in African American communities;**”

iGaming’s Faulty Premises

The push for iGaming is based on two faulty premises. First, proponents claim that iGaming will stop or reduce illegal online gambling in Maryland. The exact opposite is true, as documented by both studies and common sense. Legalizing iGaming does nothing to shrink the illegal market²⁵ In fact, a recent study from The Campaign for Fairer Gambling and Yield Sec shows that 74% of online gambling revenue in the United States in 2024 went to illegal operators despite sports betting being legal in 38 states and iGaming in 7 states.²⁶

Indeed, we’ve seen this movie before with online sports betting. As *The Washington Post* has explained:

When the gambling industry urged the Supreme Court to strike down the federal ban on most bookmaking outside Nevada, it cited states’ desire “to combat sprawling black markets for illegal sports gambling.” Indeed, many of the 37 states to legalize sports betting since 2018 said doing so would help drive out operators . . . that have thrived since the 1990s without paying U.S. taxes. But a staggering amount of action continues to go offshore — and bypass state and federal tax collectors — despite the growing availability of licensed sportsbooks, which, unlike their black-market competitors, must comply with rigorous consumer protections and anti-money-laundering protocols.²⁷

²² *NJ101.5*, “Link between gaming and problem gambling among NJ youth” (Oct. 9, 2024)

²³ *iGaming Business*, “Brazil supreme court upholds ban on betting with benefits and ads targeting minors” (Nov. 15, 2024).

²⁴ *Morgan State University*. *The Impact of iGaming on African American Communities: A Public Health, Mental Health, Social, and Economic Assessment* (Jan. 30, 2025)

²⁵ *The Washington Post*, “Legal sports betting was supposed to end the black market. It didn’t,” (Sept. 12, 2024)

²⁶ *Sportsbookreview.com*, “Latest Report Says 74% of Online Gambling Revenue in the US Comes from Illegal Sites” (June 17, 2025); *Campaign for Fairer Gambling*, USA National Online Gambling Marketplace (2024)

²⁷ *The Washington Post*, “Legal sports betting was supposed to end the black market. It didn’t” (Sept. 12, 2024).

True to this experience, in the iGaming states of Pennsylvania and Michigan, the illegal market is thriving nearly 10 years after the legalization of iGaming. According to a 2026 study released by Penn State University, the percentage of Pennsylvanians gambling on illegal online sites nearly doubled from the prior year.²⁸ Similarly, in 2025, many years after legalizing iGaming, the Michigan Gaming Control Board issued more than 160 cease and desist letters to illegal online operators.²⁹ Proliferation of illegal sites is what follows from legalizing iGaming.

Enforcement – not legalization – is the answer to the illegal market. We urge the Committee to focus on enhancing enforcement tools rather than perpetuating the harms of online gambling. HB 1226 and SB 625, along with HB 295 and SB 112, would do just that. Notably, the State of Maryland is currently in litigation against a new segment of illegal online sports betting – prediction markets.³⁰ The MLGC has issued a written warning to licensees in Maryland against engaging in prediction markets in this state or any other jurisdiction that has not authorized prediction market gambling.³¹ Ironically, in contravention of this warning, multiple members of the Sports Betting Alliance, who claim to be concerned about the illegal market, have launched their own prediction market products³² – the same type of product the MLGC and numerous governmental agencies or officials have considered to be unlawful gambling.³³ Derek Webb, founder of the Campaign for Fairer Gambling, revealed the hypocrisy and pretext behind the illegal gambling claims of iGaming proponents:

The black market is alive and well in America. Legalizing iGambling was never going to adequately weaken the illegals. But the presence of the black market has

²⁸ *Penn State University*, “Online gambling participation increased in Pennsylvania in 2025, report finds” (Jan. 22, 2026)

²⁹ *Michigan Gaming Control Board*

³⁰ *KalshiEX LLC v. Martin et al.*, Case No. 1:2025cv01283 (D. Maryland).

³¹ MLGC Notification – Involvement in Prediction Markets – Sporting Event Contracts (Nov. 19, 2025).

³² *Yahoo!*, FanDuel Predicts Goes Live in All 50 U.S. States, Offers Sports in 18 (Jan. 15, 2026); *Legal Sports Report*, “DraftKings Predictions Live In 38 States” (Dec. 19, 2025); *CNBC*, “Fanatics launches prediction market in 24 states” (Dec. 3, 2025); *Nevada Independent*, “DraftKings, FanDuel agree to abandon Nevada in favor of prediction markets” (Nov. 12, 2025); *Washington Post*, “DraftKings, FanDuel split with gambling lobby, embrace prediction markets” (Nov. 19, 2025)

³³ *NBC News*, “Kalshi cannot operate sports-prediction market in Massachusetts, judge rules” (Jan. 20, 2026); *The Nevada Independent*, “Federal judge rules that Kalshi must stop offering prediction contracts in Nevada” (Nov. 25, 2025); *Yahoo News*, “More state regulators denounce rapidly growing prediction markets” (Dec. 11, 2025); *CNBC*, “New York AG warns about prediction markets ahead of Super Bowl” (Feb. 3, 2026); *Yahoo Sports*, “Arizona regulator reportedly set to revoke Underdog’s DFS license for prediction market involvement” (Dec. 13, 2025)

served as a useful foil – the legal gambling sector’s main rationalization for expansion.³⁴

The second faulty premise of iGaming is that its proponents will (or even can) implement so-called safeguards to protect the public from the rampant problem gambling and social harms online gambling causes. The fact of the matter is that, whether in the few states that have iGaming or the many that have online sports betting, there are no safeguards protecting the public. On February 4, 2026, USA Today did an expose` on the substantial amount of online sports betting that is happening by thousands of minors in multiple states each year and totaling millions of dollars bet. Indeed, the report only focused on the instances being self-reported by the operators, and still the numbers were shocking. For instance, in Ohio, since 2023, ***a single operator (DraftKings) took 620 bets from minors totaling more than \$2.78 million.***

Another report from February 13, 2026, revealed that BetMGM in Massachusetts sent gambling promotions to over 3,800 recipients who were under 21 years if age. Moreover, the company could not confirm the age of another 37,632 recipients. These are the safeguards the online companies are promising Maryland for iGaming? The only real safeguard is to reject iGaming.

Actual experience in states with iGaming flatly debunks proponents’ claims of safeguards. In both Pennsylvania and New Jersey, prevalence rates for problem gambling are over 3x the national average.³⁵ Looking specifically at Pennsylvania, the state has seen dramatic increases in problem gambling issues since the launch of iGaming. National Problem Gambling Council Helpline ***data shows a 320% increase*** in the average calls from Pennsylvania from iGaming’s launch in 2019 through 2024. In the 2023-2024 period, ***treatment intake calls increased 115% and 50% of intake calls mentioned online gambling*** as the individual’s most problematic form of gambling.³⁶

Further, according to a 2024 online gambling prevalence study conducted by Penn State University, 37% of people who engaged exclusively in online gambling were considered

³⁴ *CDC Gaming*, “Illegal betting market dominates U.S. legal market, report suggests” (March 24, 2024)

³⁵ Rutgers University School of Social Work, “Prevalence of Problem Gambling in New Jersey” (2023). Pennsylvania Department of Drug and Alcohol Programs / PSU, “2025 Pennsylvania Interactive Gaming Assessment” (2025)

³⁶ *The Pennsylvania State University*, Interactive gaming assessment online gambling report (2024),

pathological gamblers. Additionally, over 43% of people who participated in some level of online gambling suffered from at least one problem gambling indicator, nearly 3x greater than individuals who exclusively gamble offline.³⁷

Even worse than the illusory “safeguards,” according to multiple news reports, *proponents of online gambling have fought to quash regulations* that would impose some measure of actual consumer protection and have brought to America practices that countries, like the United Kingdom, deemed unsafe. For example:

- “In Virginia, the report states that both Caesars and DraftKings *lobbied against* a proposed rule in 2021 requiring platforms to include *game designs that promote breaks in play and avoidance of excessive play.*”³⁸
- “Online gambling giants conquer U.S. with tactics deemed too tough for Britain. Amid a U.S. boom in betting online, the European companies behind FanDuel and BetMGM are *using features in America that they dropped in Britain after acknowledging them as risks to gamblers.*”³⁹
- Online “gambling firms have fanned out across the US, *lobbying an array of state capitals against consumer protections that experts say could help reduce addiction-related harms,* according to a non-profit watchdog” the Campaign for Accountability.⁴⁰
- The Sports Betting Alliance is opposing pending bipartisan legislation in Colorado to prohibit gambling on a credit card, limit TV commercials, and stop push notifications related to online sports betting.⁴¹

iGaming is Not a Revenue Fix for the State

There is not a dollar amount that outweighs the harm that iGaming would inflict on Maryland. Nonetheless, even if one considers the tax revenue question, a thorough economic analysis shows that iGaming will not be a revenue fix for the state. The real question is what is the net, incremental tax revenue to the State from iGaming? The net gain is calculated only *after*

³⁷ *Id.*

³⁸ *The Guardian*, “US Gambling Firms Fight Protections Meant to Reduce Addiction-Related Harms, Watchdog Warns” (Apr. 15, 2025).

³⁹ *Reuters*, “Online Gambling giants Conquer US with Tactics Deemed Too Tough for Britain” (July 3, 2024).

⁴⁰ *The Guardian*, “US Gambling Firms Fight Protections Meant to Reduce Addiction-Related Harms, Watchdog Warns” (Apr. 15, 2025).

⁴¹ *Gambling911.com*, “Colorado the Latest State Looking to End the Use of Credit Card Deposits for Sports Betting” (Feb. 26, 2026)

deductions for cannibalization of brick and mortar gaming taxes, *after* deductions for lost hotel, restaurant and entertainment tax revenues from lost foot traffic, *after* lost tax revenues stemming from significant job losses caused by iGaming, *after* lost tax revenue from reductions in casino purchases from small businesses and suppliers, and *after* deductions for the major increases in social costs related to increased problem gambling, bankruptcies, welfare, health care costs, homelessness and criminal justice impacts. **This comprehensive picture – which is not considered in a fiscal note – reveals that iGaming will not produce any material net tax revenue for the State.**

The Innovation Group, an internationally renowned research and advisory firm in the gaming, hospitality, leisure and tourism sectors, which previously worked for the MLGCA on this issue in 2023, conduct just this type of rigorous economic analysis of iGaming. The Innovation Group’s study, *Economic Impacts of iGaming Expansion* (February 2025),⁴² shows that iGaming on a net basis is a losing bet for Maryland, including:

- ***16% cannibalization*** of Maryland casino revenues, resulting in approximately ***\$130 million/year in lost gaming taxes*** that currently support education;
- More than ***1,600 lost jobs*** suffered by casino workers, ***many of them union members***, and other workers supporting brick and mortar gaming facilities;
- Up to ***\$120 million/year in lost labor income*** for Marylander workers and their families;
- Nearly ***\$100 million/year in lost non-gaming taxes*** stemming from the lost jobs and negative economic ripple effects throughout the Commonwealth’s economy;
- Reduced investment, development and community reinvestment from casinos; and
- Over ***\$410 million/year*** in lost GDP for the state.

In sum, The Innovation Group concluded that Maryland should ***only expect \$19 million/year*** in net tax benefits from iGaming – and that’s **before** taking into account the increased social costs. The state could easily end up in the red. While not providing any financial help, iGaming presents real financial risk for the State and its gaming industry. With its harmful impacts on casino employees, their casino employers and reinvestment in brick and mortar casino properties,

⁴² National Association Against iGaming, *Economic Impacts of iGaming Expansion* (Feb. 2025).

a leading gaming industry writer has concluded that “iGaming is part of a vicious cycle of decline in [New Jersey].”⁴³

Conclusion

The authors of *Smartphone Gambling is a Disaster* offer this tidbit, which epitomizes the need to reject iGaming: iGaming enables bettors to “***gamble as fast as their thumbs can move,***” and most games feature ***autoplay***, “***so users can keep the online slot machine spinning as they sleep.***”⁴⁴ An online industry that enables gamblers to keep betting even while they sleep shows they have no bounds and have no place in Maryland.

Only seven states have active iGaming. **42 states have not authorized it.** Maryland has a full plate of priorities for its gambling industry – reining in online sports betting, authorizing and conducting a mobile betting prevalence study, analyzing and acting upon the findings of that study, encouraging new investment, job creation, economic development and growth in its brick-and-mortar industry, and more. For a myriad of reasons, iGaming should not be one of those priorities. We respectfully urge no favorable report on HB1343.

⁴³ *CDC Gaming*, “Igaming is part of a vicious cycle of decline in Atlantic City” (Oct. 20, 2024).

⁴⁴ *Id.*

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Uploaded by: Miranda Lan

Position: UNF



METROPOLITAN BALTIMORE COUNCIL

AFL-CIO Unions

HB 1343 Internet Gaming - Authorization and Implementation
Ways and Means Committee
March 5th, 2026
Unfavorable

To: Chair & members of the House Ways and Means Committee

From: Courtney Jenkins, President, Metropolitan Baltimore Council AFL-CIO Unions

Chair and Members of the Committee:

My name is Courtney Jenkins, President of the Metro Baltimore AFL-CIO, representing thousands of union members and working families. I stand in strong opposition to House Bill 1343, which seeks to expand Internet gaming in Maryland by authorizing and regulating online casino-style gambling statewide. While proponents frame this proposal as a revenue generator for education and other state programs, it fails to address the real cost to Maryland's workforce, especially the union members in our gaming and hospitality sectors.

HB 1343 will accelerate the shift away from brick-and-mortar gaming jobs. These jobs are unionized, provide good wages, benefits, career advancement, and are deeply rooted in our communities. The bill authorizes online gaming operations that compete directly with traditional casino floor operations, leading to reduced foot traffic at physical facilities and threatening the employment of thousands of skilled dealers, technicians, security personnel, food and beverage workers, and other support staff who depend on live gaming venues for their livelihoods. Unlike online platforms, which require minimal onsite labor, traditional facilities support real jobs that contribute to our local economy and sustain families. You can see this in Michigan, when within 5 years there was a 37% decline in unionized staff.

Although HB 1343 does establish some licensing and regulatory structures, and even creates a small Video Lottery Facility Employee Displacement Fund, these measures are insufficient to address the long term loss of work and economic stability for workers whose jobs will be displaced by igaming. The displacement fund is limited in scope and duration, while the scale of job loss could be ongoing and widespread. This legislation places the interests of online gaming companies and distant investors above the needs of working people in Maryland.

Moreover, the bill's provisions for workforce development planning and diversity goals do not guarantee union jobs or collective bargaining rights, and they fall far short of protecting existing



METROPOLITAN BALTIMORE COUNCIL AFL-CIO Unions

workers whose jobs are at risk. Igaming platforms will operate with far fewer employees and limited labor standards, further eroding the middle class jobs that unions have fought to secure over decades.

For these reasons, the Metro Baltimore AFL-CIO respectfully urges an unfavorable report on House Bill 1343. We believe that public policy should strengthen, not weaken, employment opportunities for union members and working families. This bill does the opposite.

Thank you for your consideration.

Courtney Jenkins
President
Metropolitan Baltimore Council AFL-CIO

NCADD-MD - 2026 HB 1343 UNF - Internet Gaming - Ho

Uploaded by: Nancy Rosen-Cohen

Position: UNF



**House Ways & Means Committee
March 5, 2026**

House Bill 1343 – Internet Gaming - Authorization and Implementation

Oppose

The National Council on Alcoholism and Drug Dependence-MD strongly opposes House Bill 1343. We believe that making gambling as easy as picking up your phone at any hour of any day is a dangerous step, especially for young people.

Evidence is growing that shows more and more young people are accessing gambling activities online. While no one in this General Assembly is advocating for young people to gamble, we know they are gambling and access will increase. The 2021-22 Youth Risk Behavior Survey showed that among high school students in Maryland, 14% at or under the age of 14 reported gambling, and that number rose to 21% of those at least 18 years old.

Overall, research shows that more people in Maryland are gambling, and the number of people who are considered to have a gambling disorder has risen as well. ([Statewide Gambling Prevalence in Maryland: 2022](#))

We need more research related to mobile gaming. We need to learn lessons from other states and countries around the world. We should not be rushing into iGaming without understanding the impact and until we believe we have the resources to mitigate the harms it will lead to.

We respectfully oppose House Bill 1343.

N Hill Testimony 3.3.26.pdf

Uploaded by: Nelson Hill

Position: UNF



March 3, 2026

Chair Jheanelle K. Wilkins
Ways and Means Committee
130 Taylor House Office Building
131 Taylor House Office Building
Annapolis, MD 21401

Re: HB1255 Expansion of Commercial Gaming - Internet Gaming Referendum
HB1343 Internet Gaming – Authorization and Implementation

Dear Chair Wilkins,

United Food and Commercial Workers Local 27 is writing to express our objection to internet casino gaming (iGaming) in the State of Maryland. We believe any bills or legislation on this topic will adversely impact hard working members of the community, create social ills, and reduce jobs at Maryland's existing casinos. We oppose the legislation and any related referendum.

United Food and Commercial Workers Local 27 represents of over 18,000 members in Maryland, Delaware, Pennsylvania, Virginia and West Virginia. Our mission is to secure a living wage, good benefits and a positive work environment for our members.

iGaming is a jobs killer. According to a study by Sage Policy Group, led by former chair of the Maryland Economic Development Commission Anirban Basu, ***iGaming could lead to the loss of 2,700 jobs at Maryland's brick and mortar casinos.*** As Sage Policy notes, these jobs are often filled with union members and they provide living wages and comprehensive benefits.

According to the Sage Policy Group, ***iGaming will result in an annual \$65 million decline in statewide personal income for Marylanders.*** Unjustly, members of Maryland's labor force who lack a college degree will bear the brunt of these losses because of the accessibility of casino jobs to workers with a high school diploma or less.

The consensus that iGaming = job destruction is backed up by what we are seeing in other states.

- ***iGaming is presently illegal in 43 States.***
- ***Pennsylvania saw thousands of casino jobs disappear since the launch of iGaming according to Pennsylvania Gaming Control Board reports.***
- ***New Jersey found that iGaming decreased the total amount of money that employees received in wages by about \$900 million. Similarly, nearly 16,000 New Jersey gaming jobs have been lost due to iGaming, according to a November 2023 study by NERA Economic Consulting for The Campaign for Fairer Gambling.***

Beyond the crushing loss of jobs, iGaming will result in a myriad of problems for Maryland, its citizens and its gaming industry and workers. With dramatic decreases in patron visitation caused

by iGaming, the state's brick and mortar casinos will have no incentive to keep investing in and expanding their facilities. This will hurt construction workers, as well as gaming and ancillary workers that would operate the new hotels, restaurants, shopping and entertainment venues and other developments. Casino-ancillary development like Warner Street Entertainment District (Horseshoe Casino in Baltimore City; Arundel Shopping Complex (Live! Casino and Hotel in Anne Arundel County); and Great Wolf Lodge (Hollywood Casino in Perryville) would have no incentive to continue casino expansions.

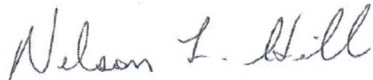
Sadly, iGaming's harms do not stop with economic damage but also include a very high human cost. The American Psychological Association has described iGaming as "one of the most addictive activities available." 60 Minutes (February 4, 2024, edition) featured a segment on the dangers and massive addiction problems coming from mobile betting on phones. Since the launch of iGaming, calls to problem gambling helplines in New Jersey and Pennsylvania have increased 225% and 140%, respectively. And Les Bernal, National Director of Stop Predatory Gambling and the Campaign for Gambling-Free Kids has called iGaming the "gambling equivalent of fentanyl" for today's youth.

Approximately 16,000 gaming industry workers live in the Free State, and most are union members. Their employers, Maryland's six brick and mortar casinos, have produced billions of dollars in tax revenue for the State, billions of dollars in investment in their facilities and hundreds of millions of dollars of local share funds for their communities. Much of this will be sacrificed if iGaming is legalized.

Support for iGaming is the equivalent of being against union jobs. We urge you to oppose any legislation to authorize iGaming or a referendum on iGaming.

We are prepared to meet with you, or your designees, to further emphasize the point: iGaming will hurt hard working Marylanders and reduce jobs.

Thank you for your consideration of our views on this important matter.



Nelson L. Hill
VP/Executive Assistant to the President
UFCW Local 27
21 West Rd, Baltimore, MD 21204

NAAiG MD HB1343 (iGaming)..pdf

Uploaded by: Oliver Barie

Position: UNF



NATIONAL ASSOCIATION
AGAINST iGAMING

March 3, 2026

Honorable Jheanelle Wilkins, Chair
Ways and Means Committee
131 Taylor House Office Building
6 Bladen St., Annapolis, MD 21401

Re: **Testimony in Opposition to HB 1343 (iGaming)**

Dear Chair Wilkins:

We write to provide testimony against HB 1343, which could put a full casino on the smartphone of every adult Marylander. —and inevitably within reach of children. We respectfully ask the Ways and Means Committee to **oppose** the bill. Since the Committee last considered online gambling legislation, substantial new research and data have been released documenting the significant public health and economic harms associated with online casino gambling. This emerging body of evidence warrants renewed scrutiny. For example, the Harvard School of Public Health, leading problem gambling and public health experts have found that iGaming is “*extremely harmful*” and “*can be 10 times more harmful than other forms of gambling.*”¹

The push for iGaming is based on two faulty premises. First, proponents claims that iGaming will stop illegal online gambling in states. However, studies and common sense debunk this myth. ***Legalizing iGaming does nothing to shrink the illegal market***, as highly regulated and highly taxed operators cannot compete with illegal operators free from such burdens.² Moreover, ***enforcement – not legalization – is the answer to the illegal market.*** iGaming is illegal right now under Maryland law. We urge the legislature to focus on enhancing enforcement tools rather than perpetuating the harms of online gambling.

Second, proponents claim that iGaming will yield substantial new tax revenue for the state. Again, this claim is illusory. As detailed herein, ***a comprehensive financial analysis shows that any net incremental revenue for Maryland from iGaming would be minimal – and the State would be in the negative if social costs are considered.***

A recent statewide survey conducted by Lake Research Partners in October 2025 shows that a clear majority of Maryland voters oppose legalizing online casino gambling, with opposition

¹ *Deseret News*, “Online gambling: the stakes for public health” (Jan. 24, 2025); [Online gambling: The stakes for public health | Harvard T.H. Chan School of Public Health](#)

² *The Washington Post*, “Legal sports betting was supposed to end the black market. It didn’t,” (Sept. 12, 2024); see <https://cdn.sanity.io/files/42ezp3kj/production/3c51bcc5f56e9f4e49be0d36910c0db943805877.pdf>



NATIONAL ASSOCIATION AGAINST iGAMING

increasing as residents learn more about its operation and potential impacts.³ Initially, many Marylanders (49%) did not even know what iGaming was. Upon being provided with a simple definition that iGaming would allow continuous, 24/7 casino access on smartphones, 60% of Marylanders opposed legalization, with nearly half strongly opposed. After learning about the risks of addiction, youth access, and broader social harm, opposition climbed to 71%, with 64% expressing strong opposition. This data underscores strong public resistance to iGaming in Maryland and reflects a public understanding of the social consequences that would be wrought by HB 1343.

Recent experience with legalized online sports betting in other states further highlights the dangers of placing gambling in people's hands 24/7. In Ohio, Governor Mike DeWine (R) has called signing legislation that allowed sports gambling in the state his biggest mistake during his seven years as governor, citing the unexpected intensity of advertising and the ease of access that encourage frequent betting and financial losses among residents.⁴ Similarly, Massachusetts State Senator John Keenan (D) has publicly apologized and stated that he “deeply regret[s]” his vote to legalize sports betting, noting that the industry now promotes near-constant wagering and acknowledging the social harms that have emerged in that state's market.⁵ The experience of these states shows that even this narrower form of gambling can produce broader financial and social harms—risks that are only magnified if full iGaming is legalized.

As has been well-documented over the past few decades, licensed, in-person gaming conducted at highly regulated, brick and mortar casinos and establishments is vital to communities throughout Maryland and across the country. In-person casino gaming supports over 27,000 jobs in Maryland, is an important source of business for Maryland small businesses, including MBE/WBE suppliers and contractors, provides essential funding for local governments and community organizations, and generates nearly \$1 Billion in direct gaming tax revenue for the State each year.

The National Association Against iGaming (NAAiG) was born out of a growing concern over the harmful societal and public health impacts of online gambling and the threats iGaming poses to the in-person gaming industry and the many team members and communities it supports. NAAiG welcomes casinos and in-person gaming operators, employee organizations, host communities,

³ *Lake Research Partners*, “Recent Survey Results on Opposition to Legalizing iGambling in Maryland” (Oct. 14, 2025); [Recent Survey Results on Opposition to Legalizing iGambling in Maryland](#)

⁴ *Cleveland.com*, “Mike Dewine reveals what he considers his biggest mistake during 7 years as governor” (Jan. 28, 2026); <https://www.cleveland.com/news/2026/01/mike-dewine-says-biggest-mistake-as-governor-was-to-sign-bill-legalizing-sports-gambling.html>

⁵ *Legal Sports Report*, “Massachusetts Senator Apologizes for Yes Vote on Sports Betting” (Nov. 13, 2025); <https://www.legalsportsreport.com/246462/massachusetts-senator-apologizes-for-yes-vote-on-sports-betting/>



NATIONAL ASSOCIATION AGAINST iGAMING

community and non-profit organizations, advocacy groups, and more. Our members include the Maryland Washington Minority Companies Association, The Seafarers Entertainment and Allied Trades Union (SEATU) and UFCW Local 27, both of whom represent Maryland employees, and multiple Maryland casino operators and owners.

We educate and advocate about the community benefits of in-person gaming, the destructive harms of online gambling, and the financial reality that, contrary to the overblown promises of those seeking to profit from iGaming, it will provide little to no material net tax revenue for states. The harms of online gambling are both financial and personal, including:

- **Significant job losses** for workers at brick-and-mortar casinos. More than 4,000 casino jobs in Pennsylvania disappeared after iGaming launched. Casinos offer good paying, accessible jobs that are often held by union workers. Strong union opposition to iGaming has led to its rejection in New York and other states;
- **Dramatic increases in problem gambling.** Recent research shows a clear rise in gambling-related harms in both online and mobile betting environments. In Pennsylvania, a 2025 statewide assessment found that up to 30% of adults engaged in online gambling in the past year, and a large share of the state’s problem-gambling hotline calls are tied to online play.⁶ In Maryland, a 2025 survey by the Maryland Center of Excellence on Problem Gambling found that the rate of disordered gambling increased from 4% to 5.7% since mobile sports betting became legal, with about 15% of adults who gambled on sports meeting criteria for disordered gambling—highlighting how expanded digital access is correlated with rising harm.⁷
- **Substantial cannibalization** of brick-and-mortar casino revenues as State policy encourages thousands of patrons each day to stay home and not visit their properties.⁸ This undermines one of the State’s largest employers, destroys the incentive to reinvest in and expand brick and mortar facilities, and sends damaging ripple effects throughout local economies and communities; and

⁶ Penn State, Online gambling participation increased in Pennsylvania in 2025, report finds (Jan 22, 2026); <https://www.psu.edu/news/social-science-research-institute/story/online-gambling-participation-increased-pennsylvania-2025>

⁷ University of Maryland, Rising Rates of Disordered Gambling Among Marylanders Since Legalization of Online Sports Betting (Oct. 22, 2025); <https://www.medschool.umaryland.edu/news/2025/new-survey-shows-rising-rates-of-disordered-gambling-among-marylanders-since-legalization-of-online-sports-betting-.html>

⁸ See Sage Policy Group, *The Economic Implications of iGaming Legalization in Maryland* (March 2024); Sage Policy Group, *iGaming in Maryland* (January 2024); The Innovation Group, *iGaming in Maryland* (November 2023); and NERA Economic Consulting, *Economic Assessment of iGambling in New Jersey* (Nov. 2023)



NATIONAL ASSOCIATION
AGAINST iGAMING

- ***Increased financial constraints on low and middle-income households.*** Studies and real-world data increasingly document the financial harm associated with widely accessible online gambling. Commentary in *The Globe and Mail* has highlighted striking trends in Canada, noting that consumer insolvencies in Ontario have climbed well above the four-year average and that online gambling — heavily advertised and normalized — appears to be a contributing factor to mounting debt and financial distress among residents, describing **digital wagering as a form of “financial fentanyl”** that can ruin lives.⁹
- ***Increased underage gambling and addiction among young people.*** A national survey conducted by The Harris Poll on behalf of the National Council on Problem Gambling found that nearly two-thirds (65%) of U.S. adults reported gambling before age 21, and 33% of adults aged 21–44 said they placed a sports bet before turning 21 — despite laws that prohibit underage wagering.¹⁰

International evidence highlights the significant harms associated with online gambling, underscoring the likelihood of worsening challenges in the United States. Governments in countries such as the United Kingdom, Canada, the Netherlands, Brazil, and Japan are grappling with substantial public health crises and the far-reaching social consequences of online gambling

Proponents of iGaming suggest that states like Maryland should accept these risks and harms in pursuit of substantial new tax revenues. However, the reality is that states may find themselves, much like iGaming customers, chasing losses rather than realizing meaningful financial gains.

A thorough analysis will reveal that iGaming will not generate significant net new tax revenue for Maryland. After accounting for cannibalized casino gaming tax revenue, reduced non-gaming tax revenue due to job losses and decreased economic activity, and the added costs of addressing iGaming's social harms—such as increased addiction, problem gambling, health care expenses, and crime—any remaining tax revenue is far outweighed by the associated harm.

Based on all of the foregoing, NAAiG respectfully urges the Ways and Means Committee to give **no favorable report** to HB1343. iGaming claimed financial gains are negligible at best, and the

⁹ *The Globe and Mail*, Our governments are willfully blind to the financial fentanyl that is online gambling (Nov. 16, 2025); <https://www.theglobeandmail.com/business/commentary/article-online-gambling-governments-willfully-blind-financial-fentanyl/?login=true>

¹⁰ *NCPG*, National Survey Finds Widespread Gambling Participation Before Age 21 Amid Public Concern About Youth Exposure Risk (March 2, 2026); <https://www.ncpgambling.org/news/survey-finds-widespread-gambling-participation-before-age-21/>



NATIONAL ASSOCIATION
AGAINST iGAMING

growing evidence of its significant financial, social, and public health harms makes it clear that this legislation is not in Maryland's best interest. Sound public policy demands prioritizing the well-being of our communities over the false promise of revenues.

Thank you and the Committee for your consideration of our testimony.

Respectfully submitted,

Oliver Barie
Director of Government Affairs, NAAiG

HB1343_MRA_UNF.pdf

Uploaded by: Sarah Price

Position: UNF

MARYLAND RETAILERS ALLIANCE

The Voice of Retailing in Maryland



HB1343 Internet Gaming - Authorization and Implementation Ways and Means Committee March 5, 2026

Position: Unfavorable

Background: HB1343 would legalize internet gaming in Maryland.

Comments: The Maryland Retailers Alliance (MRA) strongly opposes the implementation of internet gaming (iGaming) in Maryland due to the potential job losses and long-term stagnation of revenue associated with the policy.

Proponents of iGaming claim that online gambling would not have a negative impact on brick-and-mortar casinos in Maryland and that this policy would increase revenue for the State; the fiscal note for HB1343, however, predicts a cannibalization rate to casinos of at least 10% once iGaming is fully implemented. While local distribution of iGaming revenue may make up the difference for local budgets, this still represents an overall loss of revenue for the State. Fewer patrons at physical casinos means fewer jobs and decreased revenue in the surrounding communities. Many of Maryland's Main Street casinos are located in close proximity to Maryland's casinos. Each district near a brick-and-mortar casino benefits directly from its proximity to the facility and would be negatively impacted by a downturn of the casino industry. Decreased patronage of casinos equals fewer tourism dollars spent at every local restaurant, hotel, and retailer operating around and depending on these entertainment epicenters.

Pennsylvania's iGaming revenue increases are directly correlated to a decrease in revenue at brick-and-mortar casinos in the state. iGaming would adversely affect Maryland's existing casinos, reducing jobs and negatively impacting the tourism economy that has grown since casinos began operating in the state. We would urge the body to seriously consider these concerns and vote unfavorably on HB1343.

Thank you for your consideration.

HB 1343.pdf

Uploaded by: Shane Sterry

Position: UNF

Testimony offered on behalf of:
Shane Sterry

IN OPPOSITION TO:

HB 1343 – Internet Gaming

Hearing: 3/5/2026

Good afternoon, Chairwoman Wilkins and Honorable Members of the House Ways and Means 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 HB 1343.

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 & mortar 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 House Bill 1343.

Respectfully,

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

Maryland E Gaming Testimony for Mar 5 2026.pdf

Uploaded by: Staci Carter

Position: UNF

March 5, 2026

Good afternoon,

My name is Staci Carter. I am a full-time table games dealer at MGM National Harbor, where I have worked for five years. I am also the President of UAW Local 2503 representing table games and poker dealers at our property.

I am here in strong opposition to House Bills 1255 & 1343 and Senate Bills 761, 884, & 885

Casino dealing is a learned trade. We must attend dealer school and pass extensive background checks. We study procedures, game protection, math accuracy, and customer management. We practice for months and must pass rigorous auditions before ever stepping onto a live casino floor. This is a skilled profession.

And for dealers, tips are not a bonus — they make up the majority of our income. Online casino expansion directly threatens that income structure. Every player who chooses to gamble on a phone instead of sitting at a live table removes income from a trained Maryland worker. Electronic platforms do not tip. Software does not support families.

I also want to address the employee displacement funds included in these bills.- Which seems to be the only provision given to off set the estimated 1,290 to 1,611 jobs lost with passing of these bills. -- Displacement funds typically increase unemployment support. With respect, we are not asking for stronger unemployment benefits. We are asking to keep our jobs. We do not want help after harm is done — we want protection before it happens.

MGM National Harbor operates in the Washington, DC metropolitan area — one of the highest cost-of-living regions in the country. Our members work hard to maintain middle-class stability in an extremely expensive area. We cannot afford another drain on our salaries.

Maryland legalized casinos to create real, sustainable jobs for real families. I and the people I represent are not line items in a fiscal note. We are parents. We are homeowners. We are taxpayers. We built our lives around the promise that this industry would provide stable, in-person work.

Please do not replace skilled Maryland workers with software.

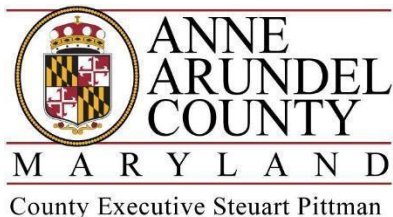
Please protect the jobs you helped create.

Thank you.

Anne Arundel County_UNF_HB1343.pdf

Uploaded by: Steuart Pittman

Position: UNF



March 5, 2026

House Bill 1343

**Internet Gaming - Authorization and Implementation
House Ways and Means Committee**

Position: UNFAVORABLE

This legislation authorizes the State Lottery and Gaming Control Commission (SLGCC) to license video lottery operators to conduct and operate Internet gaming in the State. The authorization of Internet gaming would have significant and detrimental economic impacts for Anne Arundel County communities.

Anne Arundel County has had a meaningful and successful partnership with Live! Casino since it opened in 2012. In addition to the generation of revenue that provides critical funding for fire and public safety services, recreation and parks, education and libraries, transportation systems, and other community services and projects, Live! employs over 2,200 individuals. Live! has also invested over \$250 million in a hotel and event center, which opened in 2018. During the pandemic, Live! partnered with the Anne Arundel County Health Department to operate a COVID vaccination clinic in the casino's convention space.

Like the other five Maryland counties with state-licensed casinos, Anne Arundel County receives a portion of revenues derived from table gaming and video lottery terminals in the form of local impact grants. Anne Arundel County receives 5% of table gaming revenues associated with Live! Casino, and a portion of video lottery terminal (VLT) revenues associated with the three casinos in the central Maryland area. A Local Development Council guides spending of the revenue from VLTs, which is spent on programs and services located in a 3-mile radius surrounding the casino. Permitted uses include infrastructure improvements, facilities, public safety, sanitation, economic and community development, and other public services and improvements.

We anticipate that, once implemented, Internet gaming will impact local jobs, the local economy, and local revenues associated with in-person table gaming and VLTs. Internet gaming will transfer revenue from the economic engine that benefits our residents to online platforms that do not. For this reason, Anne Arundel County opposes the authorization of Internet gaming.

A handwritten signature in blue ink, appearing to read "Stuart Pittman".

Stuart Pittman
County Executive

AFT_HB 1343.iGamingOppose.pdf

Uploaded by: Todd Reynolds

Position: UNF



A Union of Professionals
AFT-Maryland

5800 Metro Drive, Suite 100 • Baltimore, MD 21215-3226
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md.aft.org

Kenya Campbell
PRESIDENT

LaBrina Hopkins
SECRETARY-TREASURER

**Written Testimony Submitted to the
Maryland House Ways and Means Committee
HB 1343
Internet Gaming - Authorization and Implementation
March 5, 2026
UNFAVORABLE**

Good afternoon, Chair Wilkens, Vice Chair Feldmark, and members of the House Ways and Means Committee. AFT-Maryland is the state federation for a number of public K-12 education, public higher education, and public employee unions in our state, representing over 20,000 employees in the Baltimore Teachers Union, county and municipal government employees in multiple regions, the full-time faculty at eight of the state's community colleges, and four different state employees unions, including the Maryland Professional Employees Council (MPEC), the union representing state employees employed by the Maryland Lottery and Gaming Control Agency (MLGCA). On behalf of these workers, and especially the state employees in MPEC working as regulators for the MLGCA in our state's brick-and-mortar casinos, AFT-Maryland calls for an unfavorable report to HB 1343.

The proliferation of internet gaming poses a threat to our state's brick-and-mortar casinos, which operate as a place for good paying jobs for residents of our state. AFT-Maryland members, as regulators for these brick-and-mortar locations, will not be immune to these threats; the closing of these casinos due to reduced traffic will in turn mean that fewer state regulators will be needed to be located in those casinos for enforcement of state laws and regulations.

Online gambling sites are additionally more difficult to regulate as well. Many states such as Delaware, Michigan, and West Virginia report regulatory compliance issues when expanding to internet gambling. As many of these internet gambling corporations operate outside of Maryland, and in some cases, outside of the United States, compliance to basic state laws and standards to protect Marylanders cannot be guaranteed.

For these reasons, AFT-Maryland calls for an unfavorable report to HB 1343. Thank you.

UNITE HERE iGaming Testimony 2026.pdf

Uploaded by: Tracy Lingo

Position: UNF

Opposition Testimony

HB1255 Expansion of Commercial Gaming – Internet Gaming Referendum

Before the Ways and Means Committee of the Maryland House of Delegates

March 5, 2026

Presented by

Tracy Lingo, President, UNITE HERE Local 7

Thank you, Chairwoman Wilkins for the opportunity to speak today.

My name is Tracy Lingo, and I am the president of UNITE HERE Local 7, the casino, hotel, food service, and hospitality workers union in Maryland. UNITE HERE is the largest union of casino workers in the US, representing over 100,000 members who work in casinos in Las Vegas, Atlantic City, and throughout the country. Local 7 proudly represents workers at the Horseshoe Casino in Baltimore and the Ocean Downs Casino in Worcester County. Our sister local, UNITE HERE Local 25, represents workers at the MGM National Harbor in Prince George's County.

I am here today to strongly oppose the legalization of iGaming and to share our union's direct experience with job loss in iGaming states.

Over the past six years in New Jersey, internet gaming revenue skyrocketed from under \$500 million to over \$2.9 billion annually – a 503% increase. Over the same period, **the number of jobs in Atlantic City casinos fell by 20%**, according to reports from the New Jersey Division of Gaming Enforcement.

In Michigan, our union has seen an even more dramatic loss in casino jobs. In 2019, our union had 2,796 members working in hotel and food and beverage jobs at all three downtown Detroit casinos. In 2021, Michigan launched iGaming. By late 2025, we had 1,767 members at the same casinos, **a loss of 1,029 casino jobs represented by UNITE HERE in Detroit, a 37% decline**. Less than five years after implementation of iGaming, Detroit casinos now make more revenue from casino games online than in-person – a rapid and radical change in the industry.

Our members work in hotel and food and beverage jobs in casinos. They are housekeepers, servers, bartenders, cooks, and dishwashers. These positions make up most of the union jobs in the industry and are completely dependent on in-person customers. When Maryland voters approved casino legalization in a statewide referendum, we voted in favor based on the promise that the industry would create good jobs. Legalizing internet gaming will put these jobs at risk. Our members could face lost hours, lost tips, and layoffs.

Our union is fighting to create good jobs in the hospitality industry. The reality in non-union hospitality sector jobs throughout Maryland is that workers face poverty wages and struggle to get by. According to the US Bureau of Labor Statistics, in the Accommodation

and Food Services sector, only 38% of workers have access to employer-sponsored health care benefits, only 1% of workers have a defined-benefit pension plan, and only 3% of workers have a union. Good, union jobs with high wages, affordable health insurance, and retirement benefits are not easily replaced. Our members have organized, marched, and bargained for years in the gaming industry to improve their jobs and to uplift their families and their communities. Just this year, many of you have heard testimony from our members at Ocean Downs who are currently calling on Churchill Downs to keep its promise of family supporting jobs to the Maryland public. We cannot put their progress at risk.

To be clear, we oppose both the referendum bills, HB 1255 and SB 0761, as well as the authorization and implementation bills, HB 1343 and SB 0885.

Please stand with casino workers and their families. Thank you.

Wilkins_HB 1343 Internet Gaming.pdf

Uploaded by: Wayne Frazier

Position: UNF



Md. Washington
Minority Companies Association
Connecting Large & Small Businesses to Work Together

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March 3, 2026

Delegate Jheanelle K. Wilkins, Chairperson

Ways and Means Committee

Room 131

House Office Building

Annapolis, Md. 21401

Reference HB 1343 –Internet Gaming – Authorization and Implementation

Dear Chairperson Wilkins:

It has come to my attention that the Ways & Means Committee will hear public comments on HB 1343 - Internet Gaming, 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 stroke extending to the right.

Wayne R. Frazier, Sr
President