

# **2026 HB 1453 Maryland Center of Excellence on Prob**

Uploaded by: Blair Inniss

Position: FAV



March 5, 2026

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

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

Dear Chair Wilkins:

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

The Center warns everyone against using credit when gambling, be that a casino line of credit or placing bets on a credit card. Gambling on any type of credit is likely a risk factor for someone with a gambling problem and is one of nine diagnostic criteria for gambling disorder according to the American Psychiatric Association. Not only can credit make it easier to for a person to spend beyond their means, but as debt builds, the stress of debt problems may exacerbate gambling problems and comorbid conditions, including distress, substance use, adverse family impacts, and suicidality.<sup>1</sup> This bill is a strong consumer protection bill that will support people in keeping gambling fun and reducing the financial burden of problem gambling.

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

Sincerely,

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

---

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

**HB 1453 LOI.docx.pdf**

Uploaded by: Jennifer Beskid

Position: INFO

# Maryland Lottery and Gaming Control Agency

Wes Moore, Governor • John Martin, Director



Montgomery Park Business Center  
1800 Washington Blvd., Ste. 330  
Baltimore, Maryland 21230

Tel: 410-230-8800  
TTY users call Maryland Relay  
www.mdlottery.com

**DATE:** March 3, 2026  
**BILL NO:** House Bill 1453  
**BILL TITLE:** Gaming - Extensions of Credit, Penalties, Player Protections, and Distribution of Proceeds - Alterations  
**COMMITTEE:** House Ways and Means  
**POSITION:** Letter of Information

The Maryland Lottery and Gaming Control Agency (Agency) provides the following information regarding House Bill 1453, *Gaming - Extensions of Credit, Penalties, Player Protections, and Distribution of Proceeds - Alterations*.

**Bill Summary:** House Bill 1453 adds language to State Government (SG) Article §9-1A-24 that would require the Maryland Lottery and Gaming Control Commission (Commission) to adopt regulations governing the extension of credit to a player by a video lottery operation licensee. The regulations shall require the Video Lottery Operator licensee to:

1. Display of problem gambling language; and
2. Conduct additional reviews when the total amount of payments for outstanding credit exceeds the player's net worth and net winnings at the video lottery facility.

The bill also requires the Commission to establish a central list of players for whom each video lottery licensee has approved an extension of credit or authorized counter check privileges and the amount of credit extended to each player by the licensee. In addition, the licensees would be required to submit player information for inclusion on a master list and monitor the list to ensure that a player has not cumulatively extended lines of credit that exceed the player's net worth.

**Background:** The Agency has a dual purpose in regard to lottery and gaming in Maryland - operation of the Lottery and regulation of gaming. Regarding HB 1453, the bill would conflate the role of the Agency as it would require the maintenance of personally identifiable information (PII) and the sharing of this information with video lottery operators who are in competition with each other and who the Commission regulates.

**Rationale:** Collecting and maintaining PII triggers additional obligations under the Public Information Act (PIA) including allowing the person to request to change information and ensuring protections in the event PII is breached or otherwise compromised. To this extent, the Agency essentially becomes a clearinghouse for financial information while a video lottery operator is operating as a financial institution which would be governed by an entirely different statute. This calls into question the role of the Commission as a regulator and the role of the video lottery facility as the regulatee.

**Summary:** The Commission's statutory functions are to license and regulate gaming and ensure it operates legally and accounts for the proceeds to the State. The bill would be duplicative, as currently the gaming regulations already require video lottery licensees to verify the player's current gaming related credit limits and outstanding balances with:

- (a) A casino credit bureau; or
- (b) Each gaming operator with whom the player has an outstanding limit.

The Agency asks the committee to consider this information as it considers House Bill 1453.