S.F. No. 4139 — The Gold Standard in *Responsible* Sports Betting

MINNESOTA LEGISLATURE · 94TH SESSION | INTRODUCED MARCH 4, 2026 | SENATE AUTHORS: FRENTZ, MILLER, PRATT & COLEMAN

S.F. 4139 requires a **pre-launch baseline study of gambling prevalence** *before a single legal bet is placed — something no other state has done — mandates* **automatic default spending caps** *for every bettor, imposes a* **push notification ban to inactive accounts**, *and enforces exclusions* **across all operators simultaneously**.

None of these protections exist in the illegal, unregulated market already rampant in Minnesota.

$500	$3,000	21+	4%	24/7
Default daily loss & deposit cap — auto-applied to every account	Default monthly loss limit before any bettor must act	Minimum age enforced with criminal penalties	Of tax revenue to treatment & problem gambling education	Helpline staffed by disorder & suicide prevention professionals

PERSONAL CONTROLS

Default daily cap
$500/day loss & deposit limit active without any user action

Monthly limit
$3,000/month default loss ceiling built into every account

Cooling-off period
Default **72-hour pause** available on demand

Tightening vs. loosening
Stricter limits take effect **immediately**; looser limits require a **7-day wait**

Account lock
Platform **locks automatically** the moment any limit is reached

Quarterly review
Operators must prompt a **full limit review** at setup and every quarter

No credit cards
Credit cards banned as a funding method — no debt-fueled betting

PUSH NOTIFICATION BAN

Inactive app ban
Total prohibition on unsolicited notifications from inactive apps

During exclusion
No marketing contact **during any self-exclusion period**

After exclusion
Blackout holds until the **user voluntarily returns**

ADVERTISING RESTRICTIONS

Audience threshold
Banned in any medium where **30%+ of audience is under 21**

No youth depictions
No imagery of **anyone under 21 gambling** in any advertisement

No false claims
No "risk-free" claims when real money is actually at risk

Campus ban
Banned on **all K–12 and college campuses**

Amateur athletes
No **name, image, or likeness** deals with amateur athletes

Helpline required
1-800-GAMBLER must appear on every advertisement

College partnerships
No ads via college partnerships unless **alumni-only or responsible gaming content**

EXCLUSION LIST

Who can be added
Self-request, guardian referral, or **operator referral for cause**

Duration options
1 year · 3 years · 5 years · Lifetime

Cross-operator
Exclusion applied **across all licensed operators simultaneously**

Penalty
Knowingly accepting an excluded bettor = **license violation**

RESEARCH & ACCOUNTABILITY

Pre-launch baseline study
Required before a single legal bet is placed — no other state has done this

Triennial updates
Follow-up studies mandated **every 3 years** on problem gambling rates

Youth & suicide study
Dedicated research on **youth gambling, suicide risk & disorder prevalence**

Annual state review
Commissioner reviews other states' safeguards **annually** and must adopt stronger measures

Legislative reporting
Annual public report on **enforcement, revenue & player protection**

INTEGRITY & PROHIBITED WAGERS

College prop bets
No proposition bets on college sports — full stop

Injury & penalty wagers
No bets on **player injuries, penalties, or replay reviews**

Insider prohibition
Athletes, coaches & insiders **prohibited from wagering on their sport**

Commissioner authority
Can **ban any wager type** threatening sporting integrity on request