Minnesota Alliance on Problem Gambling

April 14, 2026

Chair Senator Matt Klein
Commerce and Consumer Protection Committee

Memo to Legislators Regarding SF 4139 Responsible Gaming Bill

The Minnesota Alliance takes a neutral position on the legalization of gambling; however, we are extremely interested in ensuring the proper consumer protections are in place to minimize the harms caused by gambling and that sufficient funding is in place to provide necessary services to those who become addicted and their families. MNAPG believes gambling addiction/disorder is a serious public health issue that is currently not being viewed through the same lens as mental health and substance use disorder, yet has been considered a peer addiction since 2013.

The gambling landscape has exploded in the last 5-10 years. Most notably is the recent introduction of prediction markets which are now offering sports betting contracts for anyone eighteen or older, have no consumer protections which are particularly troubling from an addiction prevention lens and an economic lens (no tax revenue is generated for the state and interferes with the tribal compacts on gambling). The proposed SF 4511 authored by Sen. John Marty is currently under consideration to make these markets illegal in Minnesota.

Additionally, over 1100 illegal social casino sites are up and running in Minnesota with little hope of stopping this activity, commonly referred to as sweepstakes casinos. While the Department of Public Safety and the Attorney General's office have written cease and desist letters to fourteen of these operators, the ability to shut down these sites is hampered by the lack of statute to prohibit and staff available to hold these illegal operators accountable. In the meantime, thousands of Minnesotans are engaging in these illegal apps with a percentage at risk of developing or already have a gambling addiction. The Senate is considering banning these activities through Senator Rasmusson's bill SF4474. If the decision is to allow these operations to stand, then strict regulations must be created to minimize the harm that can come from engaging in these apps.

Understanding that today's hearing is informational, MNAPG is still seeking changes to the current iteration of the bill SF 4139 with the following recommendations:

The bill has been renamed Responsible Gaming, in an effort to emphasize the consumer protections now landing at the front of the bill. There should be no mistaking this is a gambling bill. and it should not be confused with gaming which typically refers to video games (which also have gambling elements built into them.) Yes, the American Gaming Association, the trade association for the gambling industry, uses gaming in its title and it was a deliberate choice to mollify the stigma that comes along with gambling. In a world where we are also seeing the World Health

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Organization recognize gaming disorder (addiction to video gaming), it would best not to intermingle the terms.

It's important that we acknowledge the real addiction of gambling disorder. Compulsive gambling is an older term.

Sec 1. Line 2.18 replace ~~compulsive~~ to **gambling disorder** (this is the official diagnosis). MNAPG would like to see the change throughout the bill. Compulsive gambling refers to the DSM -IV when gambling was not yet considered a peer addiction to Substance use disorder and mental health issues. Since 2013, the DSM-V and subsequent editions have acknowledged it as the first behavioral addiction that causes the same and additional impacts to the brain as substance disorders.

Sec 2. [299L.37 ADVERTISING

5.27 replace ~~1-800-GAMBLER~~ to **1-800-MY-RESET**, or **other National Council on Problem Gambling Helpline number** this is the newly acquired National Council on Problem Gambling helpline. Unlike 1-800-Gambler, NCPG owns the number and has complete jurisdiction over consistent training and quality of service provided by the contracted call centers. This is not true of the former number, which the NJ Council owns and operates.

6.3 add **no pro athletes or well-known influencers/actors should be promoting sports betting.**

6.33 add with amateur athletes **or college athletes**

6.33 add **include at least one problem gambling ad, indicating risks involved and the resources available ad must be aired during an athletic event.**

6.34 **no ads for sports betting may be aired between the pregame shows and during the games.**

Sec 3 299l.405 Personal Limits

~~8.30 Changes that make the exclusion settings under paragraph a less restrictive become effective seven days after the person makes the change.~~ The exclusion needs to stand until the stated period selected by the player. This is different from a cool-off period. Exclusions are typically engaged when an individual is aware that they may be developing an addiction or have a gambling addiction. Removing the exclusion should not be easy.

Sec 4 299L.41 Prohibition on Push Notifications

Add Mobil sports betting operators and mobile sports betting platform providers are prohibited from sending a message that advertises or promotes sports betting from a mobile sports betting application or website to appear on a user's device while the user is setting self-imposed restrictions under section 299L

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Sec 5 299l.45 Exclusion List and Prohibition on Wagering

Line 9.31 remove ~~completion of a program approved by the commission to address compulsive gambling~~ **add must undergo a gambling assessment with a certified gambling counselor if wanting to be removed from self-exclusion list.**

Sec 6 299l.75 Study on the Prevalence of Gambling

Change 11.11 remove ~~prevalence~~ and replace **with behaviors and attitudes of gambling**

Change 11.16 remove ~~prevalence~~ and replace **with behaviors and attitudes of gambling**

Article 2 Legal Sports Betting

13.16 MNAPG takes issue with not naming Daily Fantasy Sports as a form of sports betting. While the mechanisms are a little different from traditional sportsbooks, it still involves players paying an entry fee to win money based on real-player performance, which makes it quite similar to sports betting. Traditional fantasy sports involve long-term, year-long or seasonal team management. Daily Fantasy Sports uses a salary cap structure for quick results, instant payouts and shorter time commitments, allowing for new lineups each day. It is this rhythm that can enable someone to develop an addiction and easily transfer to sports betting. By omitting it within this bill, it will remain unregulated, untaxed and these sites do not have to offer the same kinds of consumer protections that sports betting platforms offer. While there are still improvements that can and should be made on sports betting platforms, by regulating there's opportunity over time to improve upon the consumer protections as more is learned about addiction and the way in which players engage with these sites and others. Again, this supports the notion of responsible gambling.

Section 12 299L.40 WAGERING

26.4 ADD **At the start of each session, individuals must be directed to responsible gambling tools to establish limits, etc. For every session they must be sent to RG tools first before wagering. They may not opt out of RG tools.**

26.17 Including parlay betting proposes the greatest risk to players. Research is showing that these types of bests are where young adults are taking the most risks and experiencing the

most negative consequences. It's also the form of gambling that the house makes the greatest amount of profits. MNAPG supports the elimination of parlay bets.

26.22 Add **Prohibition on individualized incentives or promotions. No licensee or other person may offer an incentive or promotion to participate in sports betting to an individual that is not offered to all individuals at large on the same terms**. (This was removed from last year's bill. This allows for VIP programs which are quite predatory. VIP program cater to "whales," the most vulnerable customers who are known to be betting beyond their means.) If the aim is to create a responsible gambling bill, this needs to be inserted for added consumer protection, particularly those who are showing signs of addiction.

Line 28.16 **Add Mobile operators or mobile sports platforms will provide a receipt at the end of every customer session which will include the total time spent during the session, the number of deposits or account transfers and amounts made during the session, amounts wagered, amounts won, amounts lost throughout the session.** (This again strengthens the customer's awareness to their betting activity. This is information readily available for the operators/licensees to provide)

Sec. 6 297J.05 Sports Betting Revenue Account

39.25 MNAPG was disappointed to see the percentage for problem gambling services reduced from 10% to 4%. Funding streams for prevention, treatment and research are quite limited. Ironically, the funding to minimize harm and help those with gambling disorder is attached specifically to gambling tax revenue and no other public health or behavioral health budgets. The ability to sustain state-wide education campaigns, cover the increasing need for treatment (particularly for family members who are currently limited to 12 hours per year) and provide meaningful research to the impacts of gambling on Minnesotans is quite limited under the current funding structure.

ARTICLE 8 APPROPRIATIONS

Sec 2 245.983 Compulsive Gambling and Problem Gambling Support

Line 61.6 replace ~~mental health services~~ **with problem gambling/gambling disorder services**. If left like this, people will be treated by mental health providers who don't necessarily have gambling disorder certification.

Sec 8 Subd 4 Qualitative survey

63.17 replace ~~50,000~~ with **5000. This was a typo that needs to be corrected. Given the constraints with random surveys, it will be difficult to survey 50,000 and extremely expensive.**

NEW SECTION – Gambling Disorder Prevention

Gambling disorder and problem gambling prevention materials will be made available to and appropriate for grades 5 -12. Materials will be created by the state affiliate to the National Council on Problem Gambling.

The Minnesota Suicide Prevention Plan must identify and include information pertaining to gambling disorder as a significant motivation for suicide ideation and completion.

Gambling disorder and problem gambling prevention/awareness materials must be included at every public college and university in Minnesota. These materials will include identifying the signs of problem gambling, information on who it impacts, types of treatment available and other resources available in the state. Materials will be created by the state affiliate to the National Council on Problem Gambling.

Minnesota has benefited from having waited to consider the legalization of sports betting. It's clear from other states that there's been a huge surge in those participating and of those who are, there are some troubling signs being observed and where some states rushed to legalize, many are having to strengthen regulations which were inadequate. . MNAPG believes this is an evolving process and part of our role is to hold operators accountable to meet best practices. The bill calls out conducting regular reviews, which is a positive policy to insert and adhere to.

While MNAPG will neither register support or oppose the bill, we believe that the recommended changes must be part of any bill being considered.

Respectfully submitted,

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Executive Director


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