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Chairman Owens, Ranking Member Adams, and distinguished members of the committee, thank you for the opportunity to address you today. I am Jordan Maynard, and I serve as the Chair of the Massachusetts Gaming Commission.

First, I would like to acknowledge and recognize our nation's veterans and those currently serving and thank them for their service as we gather on Veterans Day.

The Massachusetts Gaming Commission (Commission) is the regulatory authority[1] in the Commonwealth responsible for overseeing the legal casino, horse racing, and sports wagering industries. Our goal is to secure the economic benefits of those industries to the Commonwealth while promoting consumer protections and minimizing negative impacts. Since the launch of legal sports wagering in Massachusetts in early 2023, protecting young people from those negative impacts has been at the center of our work.

CHALLENGES AND OPPORTUNITIES FOR STATE BASED GAMBLING REGULATION

The Commission's oversight and policymaking is informed by an extensive, well-funded research program that, since 2015, has produced 116 studies, white papers, and academic publications across the broad categories of social, economic, community-engaged, public safety, and player health evaluation. In August 2026, the National Opinion Research Center (NORC) at the University of Chicago[2] published qualitative findings on the impact of sports betting on young adults, ages 18 to 25, in Massachusetts. Of all the study participants, 71% had bet on sports. Of the male participants in this study, 100% said that they have engaged in some form of sports wagering compared to 50% of women participants. Many participants further felt as though the advertisements specifically target men. This study showed that young men are at particular risk for potential harms.

Many study participants indicated that they view sports betting as a normal, socially acceptable activity, and equivalent to "buying a coffee". While participants acknowledged

[1] About - Massachusetts Gaming Commission
[2] Perspectives on Sports Betting among Young Adults in Massachusetts - Massachusetts Gaming Commission

some potential harm, they did not feel they or their peers were at risk. Respondents viewed college campuses as a natural entry point for sports wagering amongst young adults and indicated that sports wagering is hard to avoid, whether that be through the influx of advertisements or peer to peer interactions.

A separate Commission funded study from Boston University's School of Public Health[3] shows that among college students who report using sportsbook apps, 34% nationally are under 21. In Massachusetts, we work hard to establish rules and regulations to prevent underage access and the study found that here in the Commonwealth approximately 22% of college-age users are under 21. Massachusetts is below the national average, and I attribute that to our research and programing.

For the young adult population, research[4] shows that the earlier someone starts gambling, the greater their chances are of developing a gambling problem. Gambling is an activity for adults, but young people face exposure[5] to the normalization of gambling on virtually every device and platform—ranging from television to social media and podcasts.

In Massachusetts, we have worked to do something about it.

THE MASSACHUSETTS WAY – PROTECTING CITIZENS FROM DAY ONE

When Massachusetts legalized sports wagering in 2022, the law included substantial requirements for regulation and enforcement matters, with an emphasis on consumer protection, responsible gambling, and public welfare. Our statutes and the Commission's regulations and programs include some of the strongest protections in the country to address the risks of college-based sports wagering for students and athletes:

- **21+ Age Restriction.** No one under the age of 21 can place a wager in the Commonwealth of Massachusetts. The Commission requires licensed sports wagering operators to use age-verification technologies to prevent underage access to their platforms. By doing so, this has prevented at least 11,000 attempts to establish an account from people who are under 21.

  To further our goal of no underage bettors, the Commission works hard to stop proxy wagering (wagering using an adult's information or account to place a bet). Through partnerships and educational efforts, the Commission continues to work to educate

[3] Presentation of Initial Data from the Healthy Minds Study - Massachusetts Gaming Commission
[4] Full article: Childhood gambling experiences and adult problem gambling
[5] https://massgaming.com/wp-content/uploads/Springfield-Youth-Health-Surveys-2024.pdf

parents and older adults about the prohibition on betting by persons under 21 and the harms of allowing underage access to sports wagering platforms.

- **Strict advertising rules.** Massachusetts prohibits advertising on college campuses[6] and in and around the arenas where college games take place. Operators are also restricted from advertising in venues or channels attracting audiences that are likely to be 25% or more under the age of 21. These advertising rules are some of the strictest in the country.
- **Prohibit proposition bets on the individual performance of college athletes.** Prohibiting individual player prop bets on all collegiate events means no bettor will have money on the line solely based on the performance of one student athlete.
- **No betting on in-state college teams.** Betting on Massachusetts colleges is prohibited unless the team is competing in a tournament, such as March Madness. This policy reduces a bettor's financial connection to collegiate teams that play where they bet.
- ***Safer Bets Start Here*[7] awareness campaign.** The Commission launched a digital-first public awareness campaign to inform Massachusetts residents about legal, regulated gaming and to caution them about the dangers of putting their money on unregulated platforms. The ad campaign was designed to reach a variety of demographics, with messages developed to specifically engage with younger people interested in gambling.
- **Partnership with BetBlocker.** The Commission promotes BetBlocker,[8] a powerful free tool that allows individuals to block gambling related platforms from their devices. BetBlocker restricts access to approximately 400,000 gambling sites. Parents and guardians can utilize parental controls on their children's devices as well. The Commission ensures the public is aware of how to easily download BetBlocker, including offering assistance through our PlayWell[9] program.
- **Play management tools.** Massachusetts requires that each mobile sports wagering operator offer players tools that allow them to set daily, weekly and monthly deposit and wager limits.

And, of course, if our operators violate our sports wagering rules, the Commission holds them accountable. Our 34-member Investigations and Enforcement Bureau as well as our 14-member Gaming Enforcement Unit of the Massachusetts State Police, investigates reports of non-compliance and presents findings in public hearings so that the Commission can take appropriate disciplinary action.[10] Numerous reports of potential noncompliance have been

[6] 205 CMR 256.00: Sports wagering advertising | Mass.gov
[7] Safer Bets Start Here - Massachusetts Gaming Commission
[8] BetBlocker | PlayWell
[9] PlayWell | Our Guide to Informed & Balanced Play
[10] Noncompliance Enforcement Actions - Massachusetts Gaming Commission

reviewed to date by our investigators, leading to 39 enforcement actions that included monetary penalties. Through these efforts, operators have been directed to develop detailed remediation procedures and have remitted more than $1 million to the Commonwealth in financial penalties. Operators have also been directed to ensure patrons are compensated for errors where licensees are at fault. They currently have returned nearly 10 million dollars to patrons.

While our state sports gaming statute laid a strong foundation for oversight and regulation to protect the public and in particular younger persons, the sports betting industry has rapidly evolved and expanded over the last few years—in some cases outpacing our ability to implement or update appropriate consumer protection regulations.

That's why the Massachusetts Gaming Commission, with the support of the Healey/Driscoll Administration, has and will continue to fund advanced research, introduce new programs and sponsor statewide public awareness campaigns. This includes public-private partnerships and the procurement of innovative technologies aimed at protecting all stakeholder groups.

PROTECTING AND EDUCATING STUDENTS

Since I was appointed Chair of the Massachusetts Gaming Commission in 2024 by Governor Maura Healey, the Commission has executed several new initiatives to support responsible and safer regulated sports wagering, with a particular focus on protecting younger persons.

First, we have implemented a zero-tolerance policy for athlete harassment, whether that athlete is a professional or a student-athlete. The NCAA's research[11] found that 51% of Division 1 men's basketball student-athletes reported abuse tied to sports wagering. That is why the Commission launched Bet on Respect,[12] a new initiative to protect all athletes. Under this program, anyone found to have harassed an athlete, coach, or other participant in a sporting event can be excluded from accessing every licensed sportsbook and casino in the Commonwealth. Bet on Respect has the support of the NCAA, the Bruins, Celtics, Red Sox, Patriots, Revolution and Boston Legacy FC, as well as all our sports wagering licensees.

In 2024 the Commission worked with Massachusetts Attorney General Andrea Joy Campbell and the NCAA to launch the Youth Sports Betting Safety Coalition.[13] This public-private

[11] https://www.ncaa.org/news/media-center-di-mens-basketball-student-athletes-experiencing-increased-social-media-harassment-ncaa-survey-reveals/
[12] Bet On Respect - Massachusetts Gaming Commission
[13] ATTORNEY GENERAL CAMPBELL ANNOUNCES PUBLIC-PRIVATE PARTNERSHIP TO ADDRESS THE HARMS OF YOUTH GAMBLING ON SPORTS | Mass.gov

partnership also includes the Massachusetts Council on Gaming and Health, Civic Action Project, Boston Red Sox, Boston Bruins, Boston Celtics, New England Patriots, and New England Revolution. It was designed to raise awareness of the laws, risks, and public health impacts associated with sports wagering and gambling among young people. The initiative helped introduce a sports betting safety curriculum in middle and high school settings in the Commonwealth and that work is ongoing.

The Commission maintains an innovative and comprehensive responsible gaming and player health program called PlayWell. This unique prevention program provides bettors an opportunity to talk with trained PlayWell advisors at a Massachusetts casino, over the phone, or online to identify signs of problematic gambling, sign up for the voluntary self-exclusion program, understand the rules of a game, dispel common gambling myths, or simply have a conversation with someone who can point them towards additional resources when needed. PlayWell is unique in the United States. There is not another jurisdiction in the US that offers a similar casino or mobile type program.

Our commitment to research and research-driven program development is the most comprehensive collection of safe gambling programs and policies in the country. Since its inception, the Commission has produced 116 independent studies[14] to inform policy making and drive evidence informed practices in Massachusetts and beyond. We make this research available, free of charge, to stakeholders and other regulatory jurisdictions across the world and take particular pride in collaborating with other state regulators when called upon.

CONCERNS FROM EMERGING INDUSTRIES

Gambling is not a risk-free activity and can be highly addictive. While the Commission's work and similar efforts by other jurisdictions have made legalized gaming safer, new risks arise as the industry evolves, and there is always more work that can be done by regulators, legislators, public health experts, sports wagering operators, and others in the industry. Right now, though, the illegal and grey markets present a set of unregulated risks: those markets offer a sports wagering product without the same required safeguards and controls incorporated by state-based regulated sports wagering structures—particularly in Massachusetts.

This work and the collective efforts discussed in my testimony are at risk from unlicensed and unregulated operators offering sports wagers through prediction market platforms. Prediction market companies are offering sports wagers and calling them something else to avoid state laws, taxes, and regulatory requirements. The Commonwealth of Massachusetts

[14] Research Agenda - Massachusetts Gaming Commission

and many other states debated legalizing sports wagering, and carefully considered appropriate regulatory systems tailored to address the needs and concerns of each state. As it stands today, prediction market companies that offer sports wagering without a license are breaking Massachusetts law, and the same is true in many other states.

In September 2025, the Massachusetts Attorney General filed suit against Kalshi in State Court seeking an injunction to stop Kalshi from operating in violation of Massachusetts's Sports Wagering law. The court granted the injunction, and Kalshi has appealed the ruling to the Massachusetts Supreme Judicial Court.

These prediction market operators are offering sports wagering on national platforms, which means that many of them are conducting business in states where no form of sports wagering is legal. In any case, while sports wagering is legal in Massachusetts, all of the protections we have implemented to prohibit gambling by persons under 21, to sensibly regulate advertising, to protect student athletes, and more are simply disregarded by prediction market platforms. On most prediction market platforms, anyone over 18 can create an account and gamble on sports, and none of the research-based rules and policies that protect consumers under the state regulatory program are required.

Allowing prediction market companies to offer sports wagering that simply bypasses state laws and policies that regulate sports betting would open the floodgates to an unrestricted nationwide regulatory arbitrage. For example, in Massachusetts where the Legislature, Governor, and Gaming Commission have sought to protect student-athletes by prohibiting individual player props on college sports, prediction markets are offering these very wagers today.[15] Allowing sports wagers through prediction markets creates confusion for consumers and an impossible situation for state regulators balancing consumer protections and compliance. Already, our office receives regular reports from consumers who assume that the Massachusetts Gaming Commission regulates sports prediction markets and are seeking rules clarification, consumer protection relief, or responsible gaming help. None of those benefits are available from the Commodity Futures Trading Commission (CFTC), which is simply not equipped to or interested in regulating nationwide consumer sports betting markets. If, as the prediction markets argue, the Dodd-Frank Act had allowed for sports markets in 2010, these types of wagers would have been taking place through prediction markets well before the overturning of PASPA in 2018.

[15] Industry Filings: Designated Contract Market Products Filing | CFTC

RECOMMENDATIONS FOR CONTINUED PARTNERSHIPS

Because of the continuous rapid innovation in the industry, gambling regulation remains a work in progress in every jurisdiction. I offer some suggestions for how this work should proceed based on the experience of the Massachusetts Gaming Commission. Regulators at all levels of government should prohibit college player proposition bets, invest in nationwide research on prevention and adopt the other youth-focused protections I highlighted earlier in my testimony.

State-based regulation of sports wagering is the appropriate model for this industry. This model ensures state governments, tribes, and stakeholders have a say in how and if sports wagering should be legalized. It allows attentive and informed state commissions to address issues as they arise and put a stop to any inappropriate and harmful actions or inaction by industry. And it ensures that, within each state, a fair, responsible, and consistent set of rules will govern all sports wagering activity.

There is a role for federal engagement and collaboration with state regulators to support consistency, efficiency, and promote improved information sharing and best practices across state lines. Protecting young adults and students is a shared responsibility and conversations like the Committee is leading today are essential to demonstrating that a well regulated market, like we have developed in Massachusetts, is the strongest tool we have to protect young people from harm.

At the Massachusetts Gaming Commission, we believe regulated sports wagering is safer sports wagering.

Thank you again for inviting me to offer testimony. I look forward to answering your questions.