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### Brianne's Background

**Brianne Doura-Schawohl** serves as Vice President of US Policy and Strategic Development for EPIC Risk Management. She most recently served as Legislative Director for the National Council on Problem Gambling (NCPG). Her experience includes a decade of leadership in advocacy, public policy, government affairs, communications, and member relations.



Brianne's experience spans a wide range of work with executive and legislative branch officials and private sector stakeholders at the international, federal, state, and local levels of government. She has a history of experience and achievements in United States Congressional legislative work, including a diverse portfolio of complex problem gambling policy issues. This continues to be invaluable in her ability to make a difference on behalf of people with gambling problems around the world.

Doura-Schawohl works with Congress and many state legislatures to provide expert advice on gambling policy. She continues to work with stakeholders on both sides of the aisle in state legislatures across the country. Additionally, she has been featured in numerous local, state, national, and international media.

In 2019 she was appointed as a member of the Digital Gaming Advisory Group for the State of Hawaii and served on numerous coalitions. In 2020 she was a guest faculty member for Seton Hall Law School at their Gaming Law, Compliance and Integrity Program. She continues to speak at many conferences and other public events on gaming policy in the United States, Europe, Canada, and Australia.

Prior to joining NCPG, Doura-Schawohl served as Director of Policy and Communications for the Massachusetts Council on Compulsive Gambling.



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### AGENDA

- 1 - Legislative and Regulatory happenings around expanded gambling throughout the Mid-West and across the nation.
- 2- Identify statutory and legislative barriers and intersections to responsible & problem gambling policy.
- 3- What YOU need to be doing to create impactful and meaningful change to gambling policy.

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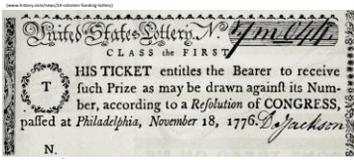
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### HISTORY OF GAMBLING IN THE USA



In 1776, the First Continental Congress started a lottery to help fund the Revolutionary War.

As more colonies settled, they funded their settlements with lottery money. Lotteries paid for public buildings, roads and canals.

Lotteries also funded some of the earliest and most prestigious colleges, such as Harvard (1636), William and Mary (1693), Yale (1701) and Princeton (1746).



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### HISTORY OF SPORTS WAGERING IN THE US

Professional and Amateur Sports Protection Act of 1992 (May 14, 2018)

- Until May of 2018 when the U.S. Supreme Court overturned the federal sports betting ban (PASPA), Nevada was the only state that offered legal, regulated, single-game betting on both college and professional sports.
- Now, each state and sovereign tribal nation has the opportunity to set their own policy and legalize and regulate sports betting.
- \$58 billion is wagered each year on NFL and college football games – most of it through illegal channels.



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Legal Status of Sports Betting in the United States



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**NO TWO JURISDICTIONS ARE THE SAME**

Method of Sports Betting					
State	Retail	Online	College	Age	College In-Pres
IN	•	•	•	21	•
MS	•		•	21	•
TN		•	•	21	
DC	•	•		18	•

\*wagering is not allowed on any collegiate sports or athletic event that takes place in the District.



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**EMERGING TRENDS**

A rapidly growing situation...

- Sports Wagering
  - In the past two weeks **3 states** legalized some kind of sports wagering (AZ, NY (mobile), MD)
  - **Twenty-eight states and two jurisdictions** – representing well over **1/3 of the U.S. population or 100 million people** – now have access to regulated sports betting markets, with several more on deck.
  - **Sixteen states** have approved full-scale online sports betting, including in Tennessee and now Wyoming, which will offer online wagering only.



2020: 20 states took in more than \$21.5 billion in Sports Wagering



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**Only way to MAXIMIZE benefits from sports wagering is to MINIMIZE problem gambling**

PROBLEM GAMBLING ECOSYSTEM



"As the market grows, however, problem gambling experts are concerned that states are not considering the potential harm caused by addiction. An analysis... showed **nine states** that recently authorized sports betting **did not** dedicate any new funding (considerations) to **problem gambling services**."

"Research indicates that anytime we introduce a new form of gambling we will simultaneously bring additional problems and concerns, thus requiring additional dollars," Brienne Douara-Schawohl told ESPN. "It is our stance that all stakeholders bear the responsibility to contribute to the research, prevention, treatment, and recovery of gambling addiction. If you profit from legalized gambling, you share the responsibility to pay for the negative consequences that can come from it."



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### ADDITIONAL EMERGING TRENDS in USA

A rapidly growing situation...



- Fantasy Sports
- i-Lottery
- Online Gaming
- Online Poker
- HHR (Historical Horse Racing)
- Casino Expansion
- Virtual Sports
- Skill Based Games
- Cashless Payments
- Tele-therapy
- Charitable Gaming
- Loot Boxes
- Pull Tabs
- Tribal Gaming
- BINGO



COVID has only exacerbated the appetite



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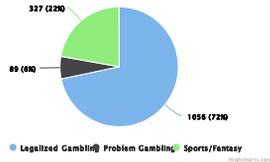
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### Legislative Tracking



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**2 million** Americans meet the criteria for severe gambling problems

**4-6 million** Americans suffer from problematic gambling habits



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Massachusetts	2.0% pre casinos; 8.4% at risk of developing a problem Source – Mass Gaming Commission.
New Jersey	6.3% Rutgers Center for Gambling Studies (2017). NOTE: Predates online sports betting.
Pennsylvania	1.0% Source PA DDAP and PA CCGG Predates online and sports betting
Kansas	2.7% at high risk. Source 2017 Kansas Gambling Survey
Iowa	13.6% "At high-risk of developing problem." Source 2019 Iowa Department of Public Health (IDPH).  NOTE: The IDPH study also included a survey of people who suffered harm related to gambling and this revealed a rate of 21.8%
Ohio	1.4% Source – Ohio Mental Health and Addiction Services. Note – 2.1% - 5.0% in urban areas.



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**CURRENT PROBLEM GAMBLING INFRASTRUCTURE in USA**

Problem Gambling Funding Per Capita



A Tattered Safety Net:

- Total average \$ per PG per capita is 12 cents
- Avg 37 cents in states with funding
- Only 5 states +\$1 per capita
- 8 states with \$0
- No Federal funding
- Substance abuse was **334x** more funded than publicly funded Problem Gambling services, only 3.8 times more prevalent

Information from APOGA & NCGJ National Survey, 2016



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**KANSAS**

- Ranked 16<sup>th</sup> in terms of per capita public funds dedicated to problem gambling services.
- Kansas's public investment was **31 cents**.
- Problem Gambling and Other Addictions Fund (PGOAF) by earmarking 2% of net revenues created by state-owned casino gaming to be directed toward services to address problem gambling and the treatment of alcohol and other drug addictions within the Kansas Department of Aging and Disability Services (KDADS).
- The estimated social cost to families and communities from gambling-related bankruptcy, divorce, crime and job loss is estimated at \$33 million in Kansas, mainly in criminal justice and healthcare costs.



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### MISSOURI

- Ranked 33rd in terms of per capita public funds dedicated to problem gambling services.
- Missouri's public investment was 4 cents.
- The Office of Substance Abuse and Mental Health Services receives \$100,000 of casino revenue legislatively designated for Prevention and Treatment of Problem Gambling.
- In 2013, the Missouri Lottery began one of the first lotteries to offer a self-exclusion program. Together, well over 15,000 people have utilized these programs as a recovery tool.
- The estimated social cost to families and communities from gambling-related bankruptcy, divorce, crime and job loss is estimated at \$71 million in Missouri, mainly in criminal justice and healthcare costs.




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### IOWA

- Ranked 4th in terms of per capita public funds dedicated to problem gambling services.
- Iowa's public investment was 99 cents.
- Iowa Department of Public Health was allocated \$3,111,614 from the State's General Fund to administer programs to prevent and treat problem gambling. These funds supported an array of problem gambling services, including a helpline, research, program evaluation, counselor training, treatment, prevention, and public awareness services.
- Iowa's problem gambling services are among the most developed in the United States; the state provides an experienced workforce, extensive public awareness efforts, a robust gambling treatment system, and surveillance efforts that include problem gambling questions on youth and adult risk and health surveys.
- The estimated social cost to families and communities from gambling-related bankruptcy, divorce, crime and job loss is estimated at \$36 million in Iowa, mainly in criminal justice and healthcare costs.




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### NEBRASKA



- Ranked 6th in terms of per capita public funds dedicated to problem gambling services.
- Nebraska's public investment was 37 cents.
- The Commission expended approximately \$1,700,000, with most of those funds supporting treatment services.
- The estimated social cost to families and communities from gambling-related bankruptcy, divorce, crime and job loss is estimated at \$24 million in Nebraska, mainly in criminal justice and healthcare costs.




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OKLAHOMA

- Ranked 19<sup>th</sup> in terms of per capita public funds dedicated to problem gambling services.
- Oklahoma's public investment was 25 cents.
- State of Oklahoma dedicated \$750,000 in lottery funds and \$250,000 in Tribal Gaming Revenue to the Oklahoma Department of Mental Health and Substance Abuse Services (ODMHSAS) to administer programs to address problem gambling.
- ODMHSAS funded nine mental health and addiction treatment agencies to provide problem gambling treatment.
- The estimated social cost to families and communities from gambling-related bankruptcy, divorce, crime and job loss is estimated at \$39 million in Oklahoma, mainly in criminal justice and healthcare costs.



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**PROFESSIONAL ATHLETES ARE 5x** more likely to become **PROBLEM GAMBLERS** AS 9x

Our research into gambling prevalence involving **OVER 2000 PROFESSIONAL ATHLETES** across Europe suggests that athletes could be at high risk.

In March 2013 gambling addiction was **RECLASSIFIED** as a full behavioural addiction akin to heroin misuse

**450,000** problem gamblers in the UK

With a further **4.5 million** directly affected (10 for every problem gambler)

**1:30** people in normal risk sectors consistently gamble more than they can realistically afford

**1:6** people in high risk sectors such as professional sport consistently gamble more than they can realistically afford

**TV** advertising has increased by over **1,300%** (since 2007)



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State of Research...

More than **13%** of adolescents wagered money on sports teams according to a study in 2017

Estimates show the annual national social cost of problem gambling is **\$7 billion**.

An introduction of any new gambling to a market will simultaneously increase gambling problems.

Estimates suggest that **6 to 9 percent** of young people and young adults experience problems related to gambling

Males are far more likely than females to both gamble on sports and to experience gambling problems.

Research from 2018 shows more than **75%** of students have gambled



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**State of Research...**

- The rate of gambling problems among sports bettors is at least **twice as high** as among gamblers in general. When sports gambling is conducted online, the rate of problems is even higher, with one study of online sports gamblers indicating that **10% met clinical criteria for gambling disorder**.
- Heavy sports bettors who meet the criteria for clinical gambling disorder are **typically male, young (up to age 35), single, fully employed, and have a high level of education**.
- 72%** of people who experience a **gambling disorder** also experience an **alcohol disorder**.
- Individuals who have a gambling disorder are **15 times** more likely to have **suicidal thoughts** or try to take their own life.



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**FUNDING**

- **ALL** stakeholders should allocate % of gambling revenue for responsible and problem gambling services (Research, Prevention (RG), Treatment and Recovery Resources)
- There should be a floor on all statutory allocated funding and funding should never be derived from just one form of legalized gambling
- These dollars need to be protected in a "trust fund" allocated solely for the purpose of RG & PG
  - DC, NH (sports betting), MA are great examples
  - Ideally, dollars are given to the state health agency and should be distributed in a combination of state administered programs and grants to local expert problem gambling organizations
  - Having an advisory committee where all stakeholders can contribute to the best distribution of funds



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**RESEARCH**

All gambling statutes and regulations should outline and fund research examining both the **economic and social** implications of gambling within that state. Research should happen **prior** to any implementation of gambling and throughout the duration of gambling within the state. Examples of states that have done this well include – NJ, Iowa, and MA

**Transparency:** Anonymized play data from regulated gambling should be publicly available through the regulatory agency to qualified researchers.

**Evaluation:** A research program should be in place which monitors and reviews the effectiveness of the operator's responsible gambling policies, including tracking player usage and uptake of responsible gambling tools.



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### Policy

**Policy commitment:** Legislation should require policies from all stakeholders that makes a clear commitment to responsible gambling and identifies expectations for **leadership** in this area. The policy should seek to ensure that the prevention of gambling-related harm is included in all strategic decisions.

**Strategy:** The operator has a responsible gambling strategy with defined goals and a clear plan of action.

**Evaluation and Reporting:** The RG strategy should be evaluated annually for progress against the plan and a report issued on its performance.

**Support:** A portion of the organization's gambling revenue, over and above any statutory requirement, should be dedicated to reduce the social costs of gambling addiction.



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### Limit Setting

Allowing and encouraging customers to set a variety of limits.  
These limits should be clearly signposted when a player joins a reward program or engages with your products.

- Players have the option of setting **daily, weekly or monthly limits** on the size of deposits.
- Players have the option of setting a system-wide or a product-based limit on the amount of time or money spent.
- Players should have the ability to **block themselves** from particular games or game types.
- Players should be able to **lower limits** immediately.
- Play is stopped when the limit is reached.



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### SELF-EXCLUSION

**Self-Exclusion:** Self exclusion is a player-initiated restriction on their ability to gamble.

**Self-exclusion enrollment:** Players should have access to the program the same way that they gamble. Players should have the option to register through the state gaming commission/regulatory agency or operator.

**Exclusion Policy and Length:** Exclusion should be regulated and enforced and should be combined with the exclusion program that one single enrollment that will exclude players from the maximum forms of gambling.

**Communication with players:** Excluded players do not receive any communication from operators, including but not limited to, promotional materials, while they are on the exclusion list.

**Access to Help:** Players who exclude also receive information about available help and prevention services (e.g., helpline number, blocking software, counseling, Gamblers Anonymous).



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### SELF-EXCLUSION CONTINUED

**Conditions of Exclusion:** Players receive clearly worded information that outlines the conditions of the ban. Players receive an outline of the conditions of the ban during registration and by email following registration, which should not contain promotional materials.

**Enforcement:** The player's account is closed or suspended so that no deposits or bets can be placed. Any new accounts detected following entry into a self-exclusion/timeout will be closed so that no deposits or bets can be placed. All winnings are forfeited. Best practices would be to contribute those forfeited funds to problem gambling services

**Reinstatement:** Reinstatement should involve the player demonstrating that they have seen a mental health provider and gone through a problem gambling intake process, to demonstrate that they've been educated on the topic.

**Renewal:** Players should never be automatically removed from the exclusion list (they must apply for removal, even when the ban was for a set duration).



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### Informed Decision Making

Players are provided with highly visible and readily accessible tools and information to help them make more informed decisions about their gambling.

- **Common myths** associated with the applicable games
- Practical tips on how to **keep gambling within safe limits**
- How the **games work**
- How to use the operators **responsible gambling tools** and features
- **Risks associated with gambling**
- **Signs of a potential gambling problem** for themselves or their loved ones
- How to **access personal data** on responsible gambling
- Direct information to **at least one organization** dedicated to helping people with potential gambling problems.



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### Assisting Players

- Operators should have policies in place to monitor player activity for signs or triggers of problem gambling.
- Operators should have a procedure in place to address third party (e.g., spouse, relative) concerns about players gambling behavior.
- Customer service agents are knowledgeable about the helpline, self-exclusion/timeout, responsible gambling, online gambling blocking software and local help resources and able to provide that information on request.
- All information should be in clear and simple language, ideally in multiple languages, when possible.



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### Advertising

- Operators should have a clearly articulated commitment to advertising that does not mislead or target people with gambling problems or vulnerable populations such as minors.
- Advertising and promotions are not on any online pages that are geared towards responsible gambling.
- Advertising is not misleading about outcomes of gambling and does not misrepresent the odds of winning/losing.




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### Game Features

- **Display Cash:** Games always display bets, wins, losses and account balances as cash, not credits or points.
- **Registration:** Players receive responsible gambling information during registration, agree to the terms before starting to play and receive this information by email and/or in writing following registration. Self-exclusion lists are checked during the registration process and excluded players are denied access.
- **Encouragement to Continue:** Players are not induced to continue gambling when play is in session, when the player attempts to end a session or wins or loses a bet.
- **Underage Gambling:** There is an affirmative obligation to put in place technical and operational measures to prevent access by those who are underage. The age verification process should be required before access is granted on the gambling floor, as a part of registration, and prior to deposit of any funds.




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### Payments

- Any electronic/digital/cashless payments method the operator accepts should allow players to exclude.
- Players should be able to **set limits** on the player's gambling-related financial transactions, including amount and frequency of deposits.
- Anonymized data on payments should be publicly available through the regulatory agency to qualified researchers.
- Know Your Customer: Players should undergo a thorough **age and identification** verification process in setting up their payment methods.
- Deliver personalized responsible gambling messages.
- Allow players to synchronize their exclusions with venue & state exclusion lists.
- Research signs of problematic play.
- Utilize the payments data they collect to monitor performance.
- Develop models to help predict and prevent excessive usage.




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### Current Responsible Gaming & Problem Gambling Regulations and Policies across the US

- RG and PG regulations and policies vary immensely from state to state and across the nation
- Makes it difficult for operators to comply and provide substantive and comprehensive tools and information to the players across jurisdictions

#### Barriers

- Not one national approach to important RG and PG tools like self-exclusion
- Funding - 1/2 of the 22 states, DC, and Puerto Rico that now have legal sports wagering did not set aside any extra dollars for RG/PG – some of those states/jurisdictions in fact don't have any state dollars allocated for problem gambling services
- Over 25 helplines for problem gambling across the nation – this can be burdensome for operators and a confusing deterrent for customers to access the vital help that they might need
- Lack of adaptive regulations
- Regulators aren't well equipped in knowledge concerning some of the latest trends in gambling




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### NGAGE: National Survey on Gambling Attitudes and Gambling Experience

The National Survey of Gambling Attitudes and Gambling Experiences

A large-scale survey of **3,000** Americans  
 Total of 28,384 interviews  
 500 interviews in most states  
 100-200 sports bettors in all states

Includes questions on:

- Gambling participation
- Emphasis on sports betting and fantasy sports betting
- Problematic behavior
- Positive play
- Beliefs and opinions about problem gambling




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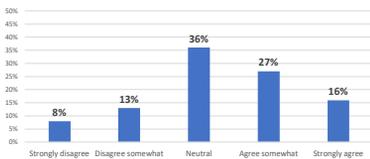
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### NGAGE: National Survey on Gambling Attitudes and Gambling Experience

The government should do more to help people with a gambling addiction




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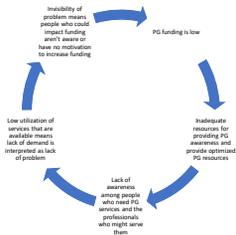
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### BARRIERS



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### TREATMENT/HEALTH INSURANCE

If you or someone you care for needs treatment for a gambling problem, it is important to know that **no single treatment approach** is appropriate for all individuals. Finding the right treatment program involves careful consideration of such things as the setting, length of care, philosophical approach and your or your loved one's needs. We encourage you to thoroughly investigate your options.

#### Health Parity

- \* DSM V
- \* Forums & Coalitions - designed to increase access to care for those with mental health and substance use disorders and hold insurers accountable for equal coverage of treatment services.
- \* Federal matching grants for alcohol and substance abuse
- \* High deductibles & Co-pays
- \* Cost prohibitive certification programs for clinicians



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### WORK AROUNDS

\*Even if you cannot treat for gambling addiction – **SCREEN ALL PATIENTS**

#### \*BE INFORMED

- \* Know vulnerable populations
- \* Ask people about their relationship with money and gambling/family relationship with money and gambling
- \* Know what resources DO exist within your state
  - \* GA Meetings
  - \* GAMANON Meetings
  - \* Online forums/chats
  - \* Outpatient/Inpatient treatment facilities



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**Conclusion**

- Legalized gambling in any form comes with risks
  - **Online, mobile, and sports wagering may come with increased risks**
- However, technology affords us new opportunities in the problem and responsible gambling realm
- It's important that we incorporate the **precautionary principle** into all that we do
  - Consistently ensuring that we are researching and mitigating risks and reducing harm (present and future)




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**A Call to Action**

- All stakeholders should understand the economic and social benefits that come from investing in research, prevention & RG, treatment, and recovery services related to problem gambling
- Understanding and highlighting that PG & RG infrastructure is only as good as the weakest states policies and regulations
- Advocating for dollars to be available and protected and not able to be distributed for other purposes
- Advocating for accountability measures and for RG & PG to be accounted for when it comes to licensure
- Advocating that legislation and regulations around these two areas be consistently evaluated – must be a continuous and fluid approach – adaptive regulations are crucial
- Ensuring that with expansion and technological advances simultaneously brings an expansion for funding in the areas of RG and PG
- Operators need to have an understanding and appreciation for the "whole market" picture – which includes what services are available for RG & PG
  - Ensuring that there is proper infrastructure in place (proactive and reactive) and not just lip service messaging




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