



NOTICE OF MEETING AND AGENDA

Pursuant to the Massachusetts Open Meeting Law (G.L. c. 30A, §§ 18-25), and St. 2025, c. 2, notice is hereby given of a public meeting of the **Massachusetts Gaming Commission**. The meeting will take place:

Thursday | May 7, 2026 | 10:00 a.m.
VIA CONFERENCE CALL NUMBER: +1-213-631-9908
PHONE CONFERENCE ID: 947 935 169#
All meetings are streamed live at www.massgaming.com.

Please note that the Commission will conduct this public meeting remotely utilizing collaboration technology. Use of this technology is intended to ensure an adequate, alternative means of public access to the Commission's deliberations for any interested member of the public. If there is any technical problem with the Commission's remote connection, an alternative conference line will be noticed immediately on www.massgaming.com.

All documents and presentations related to this agenda will be available for your review on the morning of the meeting date by visiting our website and clicking on the News header, under the Meeting Archives drop-down.

PUBLIC MEETING - #588

1. Call to Order – Jordan Maynard, Chair

2. Meeting Minutes
 - a. April 9, 2026 **VOTE**

3. Research and Responsible Gaming – Mark Vander Linden, Director of Research and Responsible Gaming
 - a. Boston University School of Public Health: Introduction and Presentation of Initial Data from the Healthy Minds Study – Chris Louis, PhD, MHA, Clinical Professor of Health Law, Policy & Management, Boston University School of Public Health
 - b. PlayWell Fiscal Year 2026 Third Quarter Presentation by the Massachusetts Council on Gaming and Health (MACGH) – Long Banh, Program Manager; Michael Tuplin, Chief Operating Officer; Ray Flurette, Director of PlayWell Operation; Jason DiCarlo, PlayWell Manager at Encore Boston Harbor; Jolyn Barreuther, PlayWell Manager at Plainridge Park Casino



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4. Finance – Derek Lennon, Chief Financial and Accounting Officer
 - a. FY26 3rd Quarterly Budget Update of the MGC – Derek Lennon, Chief Financial Officer, John Scully, Finance and Budget Office Manager, Douglas O’Donnell, Revenue Manager

5. Sports Wagering Division – Carrie Torrisi, Division Chief of Sports Wagering
 - a. MGM Springfield Request to Pay Lost Tickets – Andrew Steffen, Compliance and Operations Manager **VOTE**
 - b. Updates to MGM Springfield House Rules – Brittany Costello, Compliance Officer II **VOTE**
 - c. Updates to BetMGM House Rules – Brittany Costello, Compliance Officer II **VOTE**
 - d. Updates to FanDuel House Rules – Tom Lam, Compliance and Operations Manager **VOTE**
 - e. Request for Temporary Waiver from Amended 205 CMR 247.07 and 205 CMR 248.10 Related to Debit Access Instruments - Tom Lam, Compliance and Operations Manager
 - i. BetMGM **VOTE**
 - ii. Caesars **VOTE**
 - iii. DraftKings **VOTE**
 - iv. FanDuel **VOTE**
 - v. Fanatics **VOTE**

6. Investigations and Enforcement Bureau – Caitlin Monahan, Director of Investigations and Enforcement Bureau
 - a. Briefing on noncompliance matter related to Category 3 Sports Wagering Operator Caesars Sportsbook and discussion regarding next steps. Alleged noncompliance relates to offering wagering on a non-tournament college game in violation of G.L. c. 23N, § 3, 205 CMR 247.01(2)(a)(2), and the Massachusetts Sports Wagering Catalog. – Diandra Franks, Enforcement Counsel
 - b. Discussion and Review of the IEB’s Proposed Attestation Regarding Illegal Gaming and Sports Wagering **VOTE**
 - i. Executive Session **VOTE**

The Commission anticipates that it will meet in executive session pursuant to G.L. c. 30A, § 21(a)(7) and G.L. c. 4, § 7(26)(d) to discuss policy positions being developed by the Commission in connection with gaming and sports wagering operator applications for or renewals of licensure related to an attestation regarding illegal gaming and sports wagering.

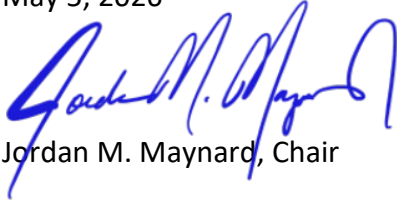


7. Legal Division – Kevin Scanlon, General Counsel; Justin Stempeck, Chief Deputy General Counsel
- a. 205 CMR 133.02: Placement on the Self-Exclusion List – Discussion and Review of Regulation and Amended Small Business Impact Statement for Final Review and Adoption – Jenna Hentoff, Deputy General Counsel **VOTE**
 - b. 205 CMR 147.03: Notice and Patron Access – Discussion and Review of Regulation and Amended Small Business Impact Statement for Final Review and Adoption – Jenna Hentoff, Deputy General Counsel **VOTE**
 - c. Executive Session Minutes
 - i. Executive Session **VOTE**
 The Commission anticipates that it will meet in executive session to review minutes from previous executive sessions as their discussion at an open meeting may frustrate the purpose for which the executive session was convened, pursuant to G.L. c. 30A, § 21(a)(3): **March 27, 2025, January 15, 2026 and February 20, 2026**; G.L. c. 30A, §§ 21(a)(3), (4) and (7) and c. 4, §§ 7(26)(d) and (f): **December 18, 2025**; G.L. c. 30A, §§ 21(a)(3) and (7), c. 23N, § 6(i) and c. 4, §§ 7(26)(c) and (n): **February 12, 2026**.
 - March 27, 2025 **VOTE**
 - December 18, 2025 **VOTE**
 - January 15, 2026 **VOTE**
 - February 12, 2026 **VOTE**
 - February 20, 2026 **VOTE**
8. Commissioner Updates
9. Other Business - Reserved for matters the Chair did not reasonably anticipate at the time of posting.



I certify that this Notice was posted as "Massachusetts Gaming Commission Meeting" at www.massgaming.com and emailed to regs@sec.state.ma.us. Posted to Website: May 5, 2026 | 10:00 a.m. EST

May 5, 2026

A handwritten signature in blue ink, appearing to read "Jordan M. Maynard".

Jordan M. Maynard, Chair

*If there are any questions pertaining to accessibility and/or further assistance is needed,
please email Grace.Robinson@massgaming.gov.*



Massachusetts Gaming Commission



Massachusetts Gaming Commission
Meeting Minutes

Date/Time: April 9, 2026, 12:00 P.M.
Place: Massachusetts Gaming Commission
VIA CONFERENCE CALL NUMBER: 1-646-741-5292
PARTICIPANT CODE: 111 750 7356

The Commission conducted this public meeting remotely utilizing collaboration technology. Use of this technology was intended to ensure an adequate, alternative means of public access to the Commission's deliberations for any interested member of the public.

Commissioners Present:

Chair Jordan Maynard
Commissioner Eileen O'Brien
Commissioner Bradford Hill
Commissioner Nakisha Skinner
Commissioner Paul Brodeur

1. [Call to Order](#) (00:00)

Chair Maynard called to order the 586th Public Meeting of the Massachusetts Gaming Commission ("Commission"). Roll call attendance was conducted, and all five Commissioners were present for the meeting.

2. [Meeting Minutes](#) (00:36)

a. March 12, 2026

The March 12, 2026 public meeting minutes were included in the Commissioners' Packet on pages 4 through 17.

Commissioner Brodeur moved to approve the meeting minutes from the March 12, 2026 public meeting as included in the Commissioners' Packet and discussed here today, subject to necessary edits for typographical errors or any other non-material matters. Commissioner Hill seconded the motion.

Roll call vote:
Commissioner O'Brien: Aye.

Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Brodeur: Aye.
Chair Maynard: Aye.

The motion passed unanimously, 5-0.

3. Racing Division (01:41)

a. Lasix Administration Policy Revision

Director of Racing and Chief Veterinarian Dr. Alexandra Lightbown presented a proposed policy revision for Lasix administration. *A memorandum regarding Lasix administration was included in the Commissioners' Packet on pages 18 through 19.*

Commissioner Hill asked if the revised Lasix policy was in place in other jurisdictions. Dr. Lightbown confirmed that other jurisdictions also enforce the proposed Lasix policy. She further stated that the revised policy would be effective on Monday, April 13, 2026.

4. Legal Division (06:27)

a. Request to Reopen Sports Wagering Licensing Process

Chief Deputy General Counsel Justin Stempeck presented Bet365's request to reopen the sports wagering licensing process. *A memorandum and Bet365's request were included in the Commissioners' Packet on pages 20 through 21.*

Chief Stempeck stated that Bet365 is interested in applying for one of the four remaining untethered category three sports wagering licenses. He stated that if the Commission voted to reopen the sports wagering licensing process, a notice of intent would be posted for a set period of time to determine the level of interest in the industry.

Commissioner Skinner disclosed that she had a Bet365 sports wagering account that she had opened while traveling in another jurisdiction where Bet365 is licensed. She stated that she deleted the app and was in the process of closing her account. She stated that should Bet365 submit an application for a sports wagering license, she would be able to be fair and impartial in reviewing and making any decisions regarding Bet365.

Commissioner O'Brien suggested that the notice of intent to determine interest should be sent out prior to reopening the application process, noting previous discussions regarding the reopening of applications for a Region C gaming establishment. She stated that the Commission should examine the financial and economic impact of new entries to the market before reopening the application process.

Chief Stempeck stated that the Commission would have the opportunity to evaluate whether allowing a new licensee would be in the best interests of the Commonwealth as part of the application process. Commissioner O'Brien expressed concern that this process was being

handled differently from how the Commission treated the reopening of the casino licensure process for Region C. Chief Stempeck noted that sports wagering licensure and casino licensure were governed by different statutes and that the standards were not the same.

Commissioner Brodeur asked if the notice of intent would be limited to untethered sports wagering licenses. Chief Stempeck stated that there were licenses available in other categories and that the process would be open for any interested applicants.

Commissioner Brodeur asked if the Commission had discretion on whether to reopen the licensing process or if by statute, the Commission had to accept an application if licenses were available. Chief Stempeck stated that when sports wagering was legalized, there was a period when the Commission accepted applications which has since closed. He stated that process-wise, the Commission should set a new time period to accept applications.

Commissioner Brodeur expressed that he supported reopening the sports wagering licensing process. He stated that while the market seemed saturated, it was largely a business decision for those entities. Commissioner Hill stated that if the Commission reopened the application process, the Commission could ask the applicants the questions raised by his fellow Commissioners to determine whether granting a license would be beneficial to the Commonwealth.

Commissioner Skinner expressed support for reopening the licensing process. She stated that she would first want to understand how many entities were interested in licensure before going through a lengthy process to determine whether a new licensee would be right for Massachusetts. She asked if the process would be open for both tethered and untethered operators, which Chief Stempeck confirmed.

Chair Maynard stated that though he had the same concerns as Commissioner O'Brien, there was an entity which wanted to conduct business in the Commonwealth, and the Commission would determine whether it made sense to grant additional sports wagering licenses.

Commissioner Hill moved that the Commission approve the request to re-open the Sports Wagering License Application process as included in the Commissioners' Packet and discussed here today. Commissioner Brodeur seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.

Commissioner Hill: Aye.

Commissioner Skinner: Aye.

Commissioner Brodeur: Aye.

Chair Maynard: Aye.

The motion passed unanimously, 5-0.

[b. 205 CMR 247.07: Acceptance of Sports Wagers – Discussion and Review of Regulation and Amended Small Business Impact Statement for Final Review and Adoption \(27:01\)](#)

Associate General Counsel Melanie Foxx presented proposed amendments to 205 CMR 247.07 for final review and adoption. *A memorandum, redline of the amended regulation, public comments, and Amended Small Business Impact Statement were included in the Commissioners' Packet on pages 22 through 29.*

Commissioner O'Brien stated that she was satisfied with the regulation as presented, noting that the Commission would revisit the issue of operator-branded gift cards which was still being reviewed by the Sports Wagering Division. Chair Maynard stated that the amendment made the regulation clearer and created as many barriers as possible to funding by credit card.

Commissioner Hill moved that the Commission approve the Amended Small Business Impact Statement and the draft of 205 CMR 247.07 as included in the Commissioners' Packet and discussed here today, and further, that staff be authorized to take the steps necessary to file the required documentation with the Secretary of the Commonwealth to finalize the regulation promulgation process. Commissioner Brodeur seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.

Commissioner Hill: Aye.

Commissioner Skinner: Aye.

Commissioner Brodeur: Aye.

Chair Maynard: Aye.

The motion passed unanimously, 5-0.

c. 205 CMR 248.10: Account Deposits– Discussion and Review of Regulation and Amended Small Business Impact Statement for Final Review and Adoption (33:55)

Associate General Counsel Foxx presented proposed amendments to 205 CMR 248.10 for final review and adoption. *A memorandum, redline of the amended regulation, public comments, and Amended Small Business Impact Statement were included in the Commissioners' Packet on pages 22 through 31.*

Commissioner Hill moved that the Commission approve the Amended Small Business Impact Statement and the draft of 205 CMR 248.10 as included in the Commissioners' Packet and discussed here today, and further, that staff be authorized to take the steps necessary to file the required documentation with the Secretary of the Commonwealth to finalize the regulation promulgation process. Commissioner Brodeur seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.

Commissioner Hill: Aye.

Commissioner Skinner: Aye.

Commissioner Brodeur: Aye.

Chair Maynard: Aye.

The motion passed unanimously, 5-0.

d. 205 CMR 101.00: MGL c. 23K Adjudicatory Proceedings – Discussion and Review of Regulation and Amended Small Business Impact Statement for Final Review and Adoption (36:25)

Staff Attorney Autumn Birarelli presented proposed amendments to 205 CMR 101.00 for final review and adoption. *A memorandum, redline of the amended regulation, and Amended Small Business Impact Statement were included in the Commissioners’ Packet on pages 34 through 44.*

Commissioner Hill moved that the Commission approve the Amended Small Business Impact Statement and the draft of 205 CMR 101.00 as included in the Commissioners’ Packet and discussed here today, and further, that staff be authorized to take the steps necessary to file the required documentation with the Secretary of the Commonwealth to finalize the regulation promulgation process. Commissioner Skinner seconded the motion.

Roll call vote:

*Commissioner O’Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Brodeur: Aye.
Chair Maynard: Aye.*

The motion passed unanimously, 5-0.

e. 205 CMR 134.08: Submission of Application – Discussion and Review of Regulation and Amended Small Business Impact Statement for Final Review and Adoption (38:30)

Staff Attorney Birarelli presented proposed amendments to 205 CMR 134.08 for final review and adoption. *A memorandum, redline of the amended regulation, and Amended Small Business Impact Statement were included in the Commissioners’ Packet on pages 34 through 35 and pages 45 through 48.*

Commissioner Skinner moved that the Commission approve the Amended Small Business Impact Statement and the draft of 205 CMR 134.08 as included in the Commissioners’ Packet and discussed here today, and further, that staff be authorized to take the steps necessary to file the required documentation with the Secretary of the Commonwealth to finalize the regulation promulgation process. Commissioner Brodeur seconded the motion.

Roll call vote:

*Commissioner O’Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Brodeur: Aye.
Chair Maynard: Aye.*

The motion passed unanimously, 5-0.

f. 205 CMR 238.32: Restricted Patrons – Discussion and Review of Regulation and Amended Small Business Impact Statement for Final Review and Adoption (40:05)

Staff Attorney Birarelli presented proposed amendments to 205 CMR 238.32 for final review and adoption. *A memorandum, redline of the amended regulation, and Amended Small Business Impact Statement were included in the Commissioners' Packet on pages 34 through 35 and pages 49 through 52.*

Commissioner Brodeur moved that the Commission approve the Amended Small Business Impact Statement and the draft of 205 CMR 238.32 as included in the Commissioners' Packet and discussed here today, and further, that staff be authorized to take the steps necessary to file the required documentation with the Secretary of the Commonwealth to finalize the regulation promulgation process. Commissioner Hill seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.

Commissioner Hill: Aye.

Commissioner Skinner: Aye.

Commissioner Brodeur: Aye.

Chair Maynard: Aye.

The motion passed unanimously, 5-0.

g. 205 CMR 248.12: Account Withdrawals – Discussion and Review of Regulation and Small Business Impact Statement for authorization to begin the promulgation process (41:26)

Staff Attorney Birarelli presented a proposed amendment to 205 CMR 248.12 for the Commission's initial review. *A memorandum, redline of the proposed amendment, and Small Business Impact Statement were included in the Commissioners' Packet on pages 53 through 56.*

Commissioner Brodeur moved that the Commission approve the Small Business Impact Statement and the draft of 205 CMR 248.12 as included in the Commissioners' Packet and discussed here today, and further that staff be authorized to take the steps necessary to file the required documentation with the Secretary of the Commonwealth to begin the regulation promulgation process. Commissioner Hill seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.

Commissioner Hill: Aye.

Commissioner Skinner: Aye.

Commissioner Brodeur: Aye.

Chair Maynard: Aye.

The motion passed unanimously, 5-0.

h. 205 CMR 138.69: Entertainment, Filming or Photography within the Gaming Area – Discussion and Review of Regulation Amendments and Small Business Impact Statement for authorization to begin the promulgation process (43:30)

Deputy General Counsel Jenna Hentoff presented a proposed amendment to 205 CMR 138.69. *A memorandum, redline of the proposed amendment, and Small Business Impact Statement were included in the Commissioners' Packet on pages 57 through 65.*

Commissioner O'Brien stated that the required attestation incorporated protections for vulnerable populations and asked the IEB to create a draft attestation template to provide to operators that contained the minimum requirements per regulation. Commissioner Brodeur noted that these requirements fit with the general direction that Massachusetts is taking as shown by recent steps taken by the House of Representatives in protecting youth access to social media.

Commissioner Brodeur moved that the Commission approve the Small Business Impact Statement and the draft of 205 CMR 138.69 as included in the Commissioners' Packet and discussed here today, and further that staff be authorized to take the steps necessary to file the required documentation with the Secretary of the Commonwealth to begin the regulation promulgation process. Commissioner O'Brien seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.

Commissioner Hill: Aye.

Commissioner Skinner: Aye.

Commissioner Brodeur: Aye.

Chair Maynard: Aye.

The motion passed unanimously, 5-0.

i. Table Games Rules Update – Blackjack (55:00)

Deputy General Counsel Hentoff presented a proposed table games rules update for blackjack. *A memorandum and the proposed updated rules were included in the Commissioners' Packet on pages 66 through 105.*

Commissioner Hill moved that the Commission approve the amended Rules of the Game of Blackjack as included in the Commissioners' Packet and discussed here today. Commissioner Brodeur seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.

Commissioner Hill: Aye.

Commissioner Skinner: Aye.

Commissioner Brodeur: Aye.

Chair Maynard: Aye.

The motion passed unanimously, 5-0.

5. Research and Responsible Gaming Division (1:05:37)

a. Proposed FY27 Research Agenda

Director of Research and Responsible Gaming Mark Vander Linden and Deputy Director of Research and Responsible Gaming Bonnie Andrews presented the proposed FY27 Research Agenda. *A memorandum and the proposed FY27 Research Agenda were included in the Commissioners' Packet on pages 105 through 114.*

Commissioner Hill stated that this presentation was a great introduction to the FY27 research projects. He noted that this was just a starting point and that the Commission could make changes to the research agenda if necessary. He highlighted the importance of gaming studies that examine youth populations.

Commissioner Brodeur asked how the Research and Responsible Gaming Division decided between broad scope studies and deep dive research. Director Vander Linden stated that the structure of research done by the Commission was a balance of population-based surveys and community-engaged research.

Commissioner Brodeur noted that one of the research topics was examining the comorbidity between problem gambling and suicide. He asked if the research would also look at substance abuse issues, mental health issues, and other factors as that would help inform how services can be expanded. Director Vander Linden stated that while there have been other studies that examined the connection between gambling and suicide, it was important to conduct additional studies in Massachusetts as there might be important factors specific to the state. He stated that there would be additional research looking at other comorbidities.

Commissioner Skinner thanked the Research and Responsible Gaming Division for developing the FY27 research agenda. Commissioner O'Brien stated that cohort studies were expensive but incredibly impactful, noting that it was perfect timing for this type of study given the looming possibility of iGaming.

Chair Maynard expressed an interest in an advertising audit regarding the Asian Center for Addressing Research, Education and Services ("CARES") study and asked if that could be added to the research agenda. Director Vander Linden stated that while it was not in the proposed FY27 research agenda, it could be integrated into the next fiscal year's agenda. Commissioner Skinner asked if the Commission could be briefed on the study.

6. [Sports Wagering Division](#) (1:35:56)

a. Updates to Caesars House Rules

Compliance Officer Griffin Miniutti presented proposed updates to American Wagering, Inc. d/b/a Caesars Sportsbook's ("Caesars") House Rules. He stated that the proposed house rules were approved in 19 other jurisdictions and that the Sports Wagering Division recommended approval of the updates. *A memorandum and Caesars' updated House Rules were included in the Commissioners' Packet on pages 115 through 130.*

Commissioner Hill moved that the Commission approve the updates to American Wagering, Inc. d/b/a Caesars Sportsbook’s House Rules as included in the Commissioners’ Packet and discussed here today. Commissioner Brodeur seconded the motion.

Roll call vote:

Commissioner O’Brien: Aye.

Commissioner Hill: Aye.

Commissioner Skinner: Aye.

Commissioner Brodeur: Aye.

Chair Maynard: Aye.

The motion passed unanimously, 5-0.

b. Update on 2026 Winter Olympics Sports Betting (1:41:33)

Compliance and Operations Manager Tom Lam presented an update on sports betting during the 2026 Winter Olympics. *The presentation regarding the 2026 Winter Olympics was included in the Commissioners’ Packet on pages 130 through 136.*

Commissioner Hill stated that he was surprised to see that hockey made up 90% of wagers. Commissioner Brodeur asked if there were any Olympic events that were not bet on. Manager Lam stated that of the 16 sports at the Winter Olympics, the three events not wagered on were figure skating, Nordic combined, and ski jumping.

c. FanDuel request to use an alternate method of KYC identity authentication at the time of sports wagering account establishment pursuant to 205 CMR 248.04(4) (147:33)

Technical Compliance Coordinator Nathan Saylor presented Betfair Interactive US, LLC d/b/a FanDuel’s request to use an alternate method of Know-Your-Customer (“KYC”) identity authentication pursuant to 205 CMR 248.04(4). *A memorandum regarding this request was included in the Commissioners’ Packet on page 137.*

Chair Maynard requested that the Commission review Agenda Item 7 before entering executive session on this topic.

I. Executive Session (1:49:20)

Chair Maynard stated that the Commission anticipated that it would convene in an Executive Session in conjunction with its review of FanDuel’s methods of KYC in accordance with G.L. c. 30A, § 21(a)(7), G. L. c. 4, § 7(26)(n), and G.L. c. 23N, § 6(i) to review certain materials in connection with the sports wagering operator’s processes and parameters during account creation related to customer verification and authentication, as these matters relate to cyber security within the Commonwealth, the public discussion or disclosure of which is likely to jeopardize public safety or cyber security, and further, which constitute trade secrets, competitively-sensitive information or proprietary information, the disclosure of which would be detrimental to the operator.

Commissioner Brodeur moved that the Commission go into executive session for the reasons just presented by the Chair. Commissioner O'Brien seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.

Commissioner Hill: Aye.

Commissioner Skinner: Aye.

Commissioner Brodeur: Aye.

Chair Maynard: Aye.

The motion passed unanimously, 5-0.

Transcriber's Note: The Commission entered the executive session at 1:55 P.M. returned to the public meeting session at 2:07 P.M.

Commissioner Brodeur moved that pursuant to 205 CMR 248.04(4), the Commission approve FanDuel's use of an alternative method of Know Your Customer identity authentication at the time of sports wagering account establishment as included in the Commissioners' Packet and discussed in executive session here today. Commissioner O'Brien seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.

Commissioner Hill: Aye.

Commissioner Skinner: Aye.

Commissioner Brodeur: Aye.

Chair Maynard: Aye.

The motion passed unanimously, 5-0.

7. Commissioner Updates (1:49:08)

Chair Maynard inquired if there were any Commissioner updates and received no response.

8. Other Business (2:05:43)

Hearing no other business, Chair Maynard requested a motion to adjourn.

Commissioner Brodeur moved to adjourn. The motion was seconded by Commissioner Skinner.

Roll call vote:

Commissioner O'Brien: Aye.

Commissioner Hill: Aye.

Commissioner Skinner: Aye.

Commissioner Brodeur: Aye.

Chair Maynard: Aye.

The motion passed unanimously, 5-0.

List of Documents and Other Items Used

1. [Notice of Meeting and Agenda dated April 7, 2026.](#)
2. [Commissioner's Packet from the April 9, 2026, meeting \(posted on massgaming.com\).](#)



TO: Chair Maynard, Commissioners O'Brien, Hill, Skinner, and Brodeur

FROM: Mark Vander Linden, Director of Research and Responsible Gaming

CC: Dean Serpa, Executive Director

DATE: May 7, 2026

RE: Boston University School of Public Health: Introduction and Presentation of Initial Data
from the Healthy Minds Study

In October 2025, the Massachusetts Gaming Commission entered into a contract with the Boston University School of Public Health to carry out a multi-year research project to investigate the social and economic impacts of casino gaming and sports wagering in the Commonwealth.

This project includes six aims. Aims 1-3 focus on the overall and social impacts of sports and casino gambling on individuals, families, and communities in Massachusetts, and Aims 4-6 focus on the economic impacts of sports wagering and casinos.

Social Research Aims
Aim 1: Conduct a state-representative survey of Massachusetts residents to assess gambling attitudes, gambling behavior, problem gambling, and how these attitudes and behaviors have changed over time.
Aim 2: Conduct and analyze large-scale survey data from college and university students to assess gambling behaviors and attitudes and understand relationships with other key factors.
Aim 3: Measure gambling advertising exposure and assess its effect on problem gambling behavior.
Economic Research Aims
Aim 4: Conduct surveillance of economic outcomes related to casino and sports wagering.
Aim 5: Assess the impacts of casinos on county-level employment and wages and municipal-level government expenditures and revenue in Massachusetts.
Aim 6: Estimate the association of sports wagering with financial well-being and social needs using a state-representative survey of Massachusetts residents.

Aim 2 of this project involves conducting and analyzing large-scale survey data from college and university students to assess gambling behaviors and attitudes and understand relationships with other key factors. This data comes from the Healthy Minds Study, (HMS), the largest and most comprehensive ongoing behavioral health survey of U.S. college students. In academic year 2024-25, three pilot questions on gambling were added to the survey. Data was collected from students at eight



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Massachusetts schools, which, to the BUSPH team's knowledge, is the largest-scale survey of college student gambling in the Commonwealth.

Attached is a presentation containing an introduction to the BUSPH team, as well as a presentation of initial data from the Healthy Minds Study.



Massachusetts Gaming Commission

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School of
Public Health



Social and Economic Research

Presentation to the Massachusetts Gaming Commission
Project Overview and Aim 2 Brief

Introduction to the SER Team

Principal Investigator: Chris Louis, PhD | Boston University School of Public Health

Aim	Description	Aim Lead(s)
Aim 1	Statewide survey of MA residents: gambling attitudes, behavior, and problem gambling trends	Tim Callaghan PhD
Aim 2	College student gambling behaviors via the Healthy Minds Study (HMS)	Sarah Lipson, PhD
Aim 3	Gambling advertising exposure and its effect on problem gambling (GAME Index)	Matt Motta, PhD Jenny Ross, PhD
Aim 4	Economic surveillance: casino gambling and sports wagering outcomes	Justin White, PhD Paul Shafer, PhD
Aim 5	Causal impacts of casinos on county-level employment, wages, and municipal finances	Paul Shafer, PhD
Aim 6	Association of sports wagering with financial well-being and social needs	Justin White, PhD
Support staff	Senior Director of Research Operations Research Data Analyst	Kara Magane, MS Samhita Kalidindi, BA

Expert Advisory Group



Community Advisory Group

Research Topics Over the Next Three Years

In a continuation of MGC's ongoing robust research agenda, through the SER team's six primary Aims, the team and the MGC will attempt to answer many questions related to the topics below.

Youth & College Student Gambling

How young people engage with sports betting, online gambling, and prediction markets

Prediction Markets

The emergence of platforms like Polymarket and Kalshi as new gambling modalities

Gambling Advertising & Marketing

Measuring exposure across media channels and its impact on gambling behavior

Economic Impacts of Gambling

Effects of casino and online operators on employment, wages, municipal finances, and businesses

Problem Gambling & Mental Health

Prevalence trends, mental health co-occurrence, and help-seeking behavior

AI & Gambling Behavior

How artificial intelligence tools are being used to inform betting decisions

Financial Well-Being & Social Needs

Links between sports wagering, financial vulnerability, and unmet social needs

iGaming & Online Gambling

Current usage patterns and implications of potential legalization in Massachusetts

Focus: Youth & College Student Gambling

The Healthy Minds Study (HMS) is the largest and most comprehensive ongoing behavioral health survey of U.S. college students. Here is what we are learning about gambling in this population.

HMS Background

- The Healthy Minds Study is the largest and most comprehensive ongoing survey of behavioral health in U.S. college student populations.
- >750 colleges/universities, including community colleges, MSIs
- >950,000 college student respondents
- PIs: Sarah Lipson, Daniel Eisenberg, Justin Heinze, Sasha Zhou
- Based at BUSPH, UM, UCLA
- Random samples recruited from participating schools
- Online survey (Qualtrics)

Significance of College Population

- Age of onset
- Treatment delay
- Prevalence and burden (\$)
- Colleges and universities offer unique opportunity for prevention and intervention
 - Proportion of adolescents and young adults in U.S. postsecondary education
 - Significance from developmental perspective, newfound autonomy
 - Human resources (gatekeepers)
 - One of only times work (school), healthcare, peer networks, living all connected
 - Mental health and lifelong trajectory (economic, educational, social)

Higher education is designed to understand and address complex challenges, and its leaders have the opportunity to improve how we support the mental health and well-being of students.

Healthy Minds Study: Background & MGC Alignment

The HMS and Our Study

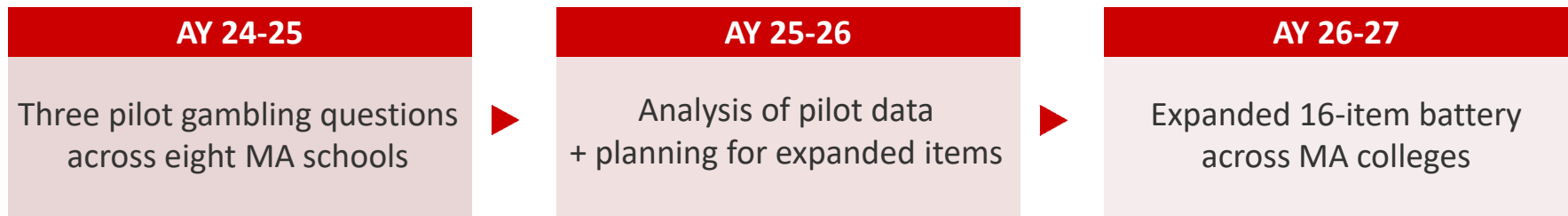
In AY 24-25, data was collected from students at 8 Massachusetts schools — to our knowledge, the largest-scale survey of college student gambling in MA.

AY 24-25: Three Pilot Questions

Included as baseline for this MGC contract:

1. Have you ever participated in sports betting?
2. How often have you used online sportsbook apps (DraftKings, FanDuel)?
3. Self-control measures: “I feel like sports betting controls my life” and “I have no problem setting limits.”

How HMS Complements Our MGC Work



Preliminary Findings: AY 24-25 Healthy Minds Study

In both Massachusetts and National samples, being male and binge drinkers are more likely to bet on sports.

Massachusetts (n= 3,822)	National (n= 25,518)
▲ +379% Being Male	▲ +424% Being Male
▲ +223% Binge Drinking	▲ +158% Binge Drinking
— Low Campus Belonging (not a predictor in MA)	▲ +31% Low Campus Belonging
— High Financial Stress (not a predictor in MA)	▲ +41% High Financial Stress
— Any Drug Use (not a predictor in MA)	▲ +25% Any Drug Use

Multivariable logistic regression | All values show increased odds of sports betting

▲ Green = stronger predictor in that sample ▲ Red = weaker predictor relative to the other sample All values indicate increased odds of betting

Binge drinking predicts betting for both sexes, but what drives risk beyond that differs by sex

Gender-stratified multivariable models · Massachusetts sample only

Female Students — Massachusetts (n= 2,609)

Binge drinking
289% higher odds

Feeling disconnected from campus
62% higher odds (borderline significance, p=0.061)

Part-time enrollment
58% higher odds

Any mental health problem
28% higher odds

Male Students — Massachusetts (n= 1,213)

Binge drinking
190% higher odds

Childhood financial stress
32% higher odds

Low confidence in finishing academic program
79% lower odds of betting (a protective association)

Loneliness
30% lower odds of betting (a protective association)

Betting among women looks more connected to *present day* strain, including financial stress, mental health challenges, and weaker connection to campus, while among men it looks less tied to current distress and more linked to childhood financial stress and lower loneliness, which may point to a more *socially embedded* pattern.

1 in 4 MA students who bet online are under 21 and cannot legally place a sports wager in Massachusetts

Among college students who report using online sportsbook apps (DraftKings, FanDuel, etc.)

Massachusetts (n = 283)

22%

**of online sports bettors
in Massachusetts are UNDER 21**

National (n = 2,065)

34%

**of online sports bettors
nationally are UNDER 21***

*States that legally allow sports betting for those under 21: DC, KY, MT, NH, RI, WY

Among students who already bet, sportsbook app users are a higher-risk group — drug use, campus disconnection, and substance use independently predict who uses sports betting apps

Combined Massachusetts sample (all male and female) among students who already bet on sports. Outcome: online sportsbook app use

Binge Drinking

99% higher odds of online sportsbook use among students who binge drink.

Drug Use

132% higher odds of online sportsbook use among students who used drugs.

Being Male

58% higher odds of using an online sportsbook vs. female students.

Campus Disconnection

78% higher odds of using a sportsbook app among students who feel they do not quite belong on campus. Loneliness is not a significant predictor.

Childhood Financial Stress and Wellbeing

82% higher odds of online sportsbook use (borderline, $p=0.09$) among students reporting high childhood financial stress. Students with positive mental health are 31% less likely to use sportsbook apps, suggesting wellbeing may be protective.

Sportsbook app users are a distinct and higher-risk subset of students who bet: apps are where risk concentrates.

In Mass, male students and cigarette users are most likely to feel betting controls their life, while mental health is the clearest predictor of difficulty setting limits

Massachusetts sample · Among students who ever bet (n=300, adjusted odds ratios)

"Betting controls my life"

+361%

Being Male

higher odds of feeling betting controls their life (OR=4.61)

+228%

Cigarette use

higher odds of feeling betting controls their life (OR=3.28)

Not significant after adjustment:

Mental health · Financial stress · Binge drinking · Loneliness

"I struggle to set limits on how much I bet"

+66%

Any mental health problem

higher odds of difficulty setting limits (OR=1.66)

-36%

Current high financial stress

associated with lower odds of difficulty

Not significant after adjustment:

Sex · Binge drinking · Loneliness · Campus belonging

Takeaways (Massachusetts sample)

Gender Differences in Student Betting Risk

Sports betting, overall, appears more linked to strain (e.g. mental health) for women and more socially embedded for men.

Underage Online Sports Betting

About 1 in 4 Massachusetts students who wager online are under 21 and cannot legally do so.

Online Sportsbooks & Student Vulnerability

Online sportsbooks are where student betting risk becomes most concentrated. Students using apps tend to be more behaviorally and emotionally vulnerable than those who bet without them.

Betting Control vs. Limit Setting Struggles

Students who feel betting controls their life and students who struggle to set limits tend to be different people. The first group is associated with a behavioral pattern, for example cigarette users were much more likely to feel like sports betting controls their life. The second is associated with mental health challenges.

Next Steps

Aim 1 statewide survey launches imminently: a major milestone toward answering all of these research questions.

Key Questions Our Six-Aim Approach Will Answer:

Aim 1

How have gambling behaviors and perspectives **evolved in Massachusetts** over the past 5 years?

Aim 2

How do gambling behaviors relate to mental health, substance use, and loneliness among **college students**?

Aim 3

What is the measurable impact of **gambling advertising** on gambling behavior?

Aim 4

What are the **economic outcomes** of casino and sports wagering expansion in MA?

Aim 5

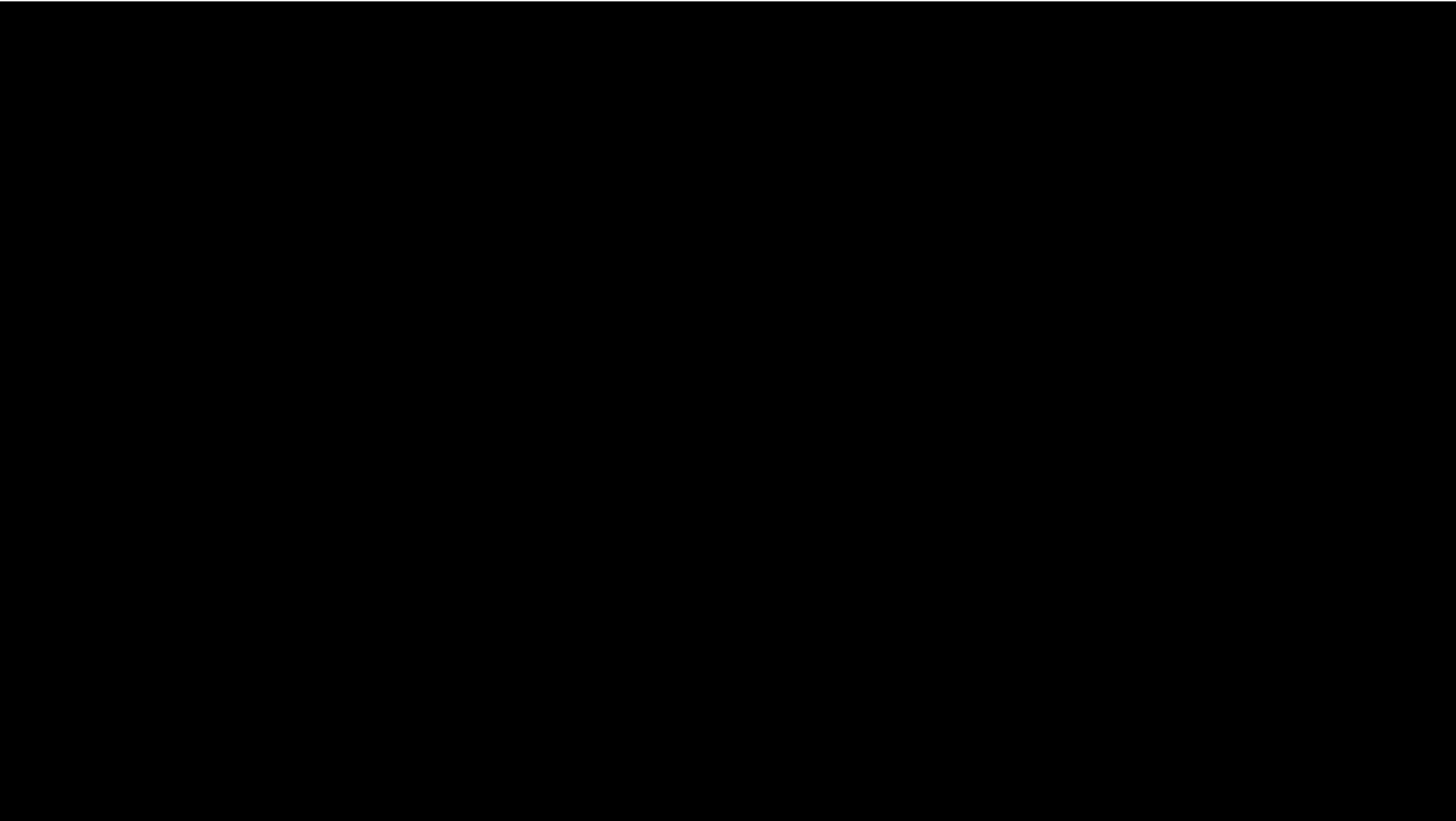
How have casinos **affected local employment, wages, and municipal finances**?

Aim 6

Is sports wagering linked to **financial vulnerability** and unmet social needs?

Year 2–3 Outlook:

Data collection across all aims, longitudinal analysis, community advisory group engagement, and policy-relevant reporting to the MGC and Massachusetts stakeholders.



Appendix

HMS Questions: *National and Massachusetts-only questions*

Massachusetts Table 1: *Combined-sex factors associated with ever participating in sports betting among Female and Male students*

Massachusetts Table 2a: *Factors associated with ever participating in sports betting among Female students*

Massachusetts Table 2b: *Factors associated with ever participating in sports betting among Male students*

Massachusetts Table 3: *Factors associated with any online sportsbook app use among students who reported ever participating in sports betting*

Massachusetts Table 4: *Factors associated with agreeing that sports betting controls my life*

Massachusetts Table 5: *Factors associated with difficulty setting limits on sports betting*

National Table 1: *Combined-sex factors associated with ever participating in sports betting among Female and Male students*

National Table 2a: *Factors associated with ever participating in sports betting among Female students*

National Table 2b: *Factors associated with ever participating in sports betting among Male students*

National Table 3: *Factors associated with any online sportsbook app use among students who reported ever participating in sports betting*

National Table 4: *Factors associated with agreeing that sports betting controls my life*

National Table 5: *Factors associated with difficulty setting limits on sports betting*

HMS: Questions for inclusion in HMS study (National and Massachusetts-only)

1. Have you ever participated in sports betting? (Asked of national and MA)
2. In the past 12 months, how often have you used online sportsbook applications (e.g., DraftKings, FanDuel, BetMGM) in order to participate in sports betting? [Asked if Q1 = Yes] (Asked of national and MA)
3. To what extent do you agree or disagree with each of the following statements? [Asked if Q1 = Yes] (Asked of national and MA)
 - 3a. I feel like sports betting controls my life.
 - 3b. I have no problem setting limits on how much money I bet on sports.
4. During the past 12 months, how often, if at all, have you participated in each of the following gambling behaviors? (Asked of national and MA)
 - 4a. Purchased lottery tickets such as MegaMillions, Powerball, or Lucky for Life (including instant tickets, pulltabs, or scratch-offs).
 - 4b. Bet money or gambled on sports (including social betting and esports, excluding daily fantasy sports).
 - 4c. Bet money or gambled on daily fantasy sports.
 - 4d. Gambled at a casino or slot parlor in [state of college].
 - 4e. Spent money on electronic gambling machines (i.e., slot machines, video lottery terminals, electronic casino table games) either in person at a casino or online.
 - 4f. Bet money on any casino table game such as poker, blackjack, baccarat, roulette, craps, mah-jong, sic-bo, or pai gow, either in person at a casino or online (not including automated electronic versions).
 - 4g. Gambled online (including poker, iLottery, betting on sports, bingo, slots, or casino table games for money; excludes online prediction markets, online sports betting, and daily fantasy sports).
 - 4h. Bet money or gambled on outcomes in a prediction market (e.g., Polymarket, Kalshi, PredictIt, Robinhood, Crypto.com, Rithmm).
 - 4i. Opened/bought a loot box in a video game (e.g., in Roblox, FIFA).
 - 4j. Other gambling behavior (e.g., purchased high-risk stocks, options or futures or day traded on the stock market; purchased raffle tickets; gone to a bingo hall; bet on a horse race at a racetrack or off-track site; gambled against other people on card games, golf, pool, darts, bowling, video games, board games, or poker outside of a casino).
5. During the past 12 months, how often did you drink alcohol while gambling? [Asked if any behaviors reported in Q4] (Asked of MA only)
6. How old were you when you first gambled? [Open-ended, including option for “never” or “N/A”] (Asked of MA only)
7. Have you ever used someone else’s login information to bet on sports online (e.g., FanDuel, DraftKings)? [Asked if Q1 = Yes] (Asked of MA only)
8. In the past week, have you seen ads from any of the following advertisers, in each of the following places? (Select all that apply) (Asked of national and MA)
 - 8a. Casinos (like Encore, MGM Springfield)
 - 8b. Online Sportsbooks like DraftKings or FanDuel
 - 8c. State Lottery (including mobile applications like JackPocket)
 - 8d. Online Poker and other Online Casino Games
9. How often would you say that you see ads for Online Sportsbooks like DraftKings or FanDuel on television, streaming, or social media? [Asked if any response to 8b reported] (Asked of MA only)
10. Over the past 12 months, roughly how much money do you spend on all forms of gambling per month? [Open-ended numeric entry; spend defined as net win/loss] [Asked if any behaviors reported in Q4] (Asked of national and MA)
11. In the past 12 months, have you often gone back to try and win back the money you lost? [Asked if any behaviors reported in Q4] (Asked of MA only)
12. In the past 12 months, when you gamble, do you usually gamble alone rather than with friends, family, or other people you know? [Asked if any behaviors reported in Q4] (Asked of MA only)
- 13a. In the past 12 months, has your involvement in gambling caused significant mental stress in the form of guilt, anxiety, or depression for you or someone close to you? [Asked if any behaviors reported in Q4] (Asked of MA only)
- 13b. Has your involvement in gambling caused significant mental stress in the form of guilt, anxiety, or depression for you in the past 12 months? [Asked if Q13 = Yes] (Asked of MA only)
- 14a. In the past 12 months, has your involvement in gambling caused significant work or school problems for you or someone close to you? [Asked if any behaviors reported in Q4] (Asked of MA only)
- 14b. In the past 12 months, has your involvement in gambling caused significant work or school problems for you? [Asked if Q14 = Yes] (Asked of MA only)
- 14c. In the past 12 months, has your involvement in gambling caused you to miss a significant amount of time from work or school? [Asked if Q14b = Yes] (Asked of MA only)
15. Have you lied to others about how much you gamble, and/or about how much money you lost on gambling? [Asked if any behaviors reported in Q4] (Asked of MA only)
16. Has your gambling ever caused serious or repeated problems in your relationships with any of your family members or friends? [Asked if any behaviors reported in Q4] (Asked of MA only)

Massachusetts Table 2a: Factors associated with ever participating in sports betting among Female students

Characteristic [†]	OR [†]	95% CI [†]	p-value [†]
Age	1.00	0.99, 1.01	0.6
Sex at birth			
Female	—	—	
Male	4.79	3.87, 5.93	<0.001
Race/ethnicity			
White	—	—	
Asian	0.57	0.51, 0.65	<0.001
Black	0.70	0.51, 0.97	0.032
Hispanic/Latine	0.29	0.17, 0.49	<0.001
Other/multiracial	0.68	0.49, 0.94	0.018
Enrollment status			
Full-time student	—	—	
Part-time/Other	1.37	1.21, 1.55	<0.001
Grades (self-reported)			
High (A/A-B)	—	—	
Medium (B/B-C)	0.95	0.72, 1.26	0.7
Lower (C or below)	0.33	0.02, 5.78	0.4
Other/unclear	1.31	0.98, 1.76	0.064
Sense of belonging to campus community			
Agree	—	—	
Somewhat agree	1.11	0.64, 1.92	0.7
Disagree	1.48	0.90, 2.42	0.12
Confidence in finishing academic program			
High confidence	—	—	

[†] Unweighted analytic sample 3822. Odds ratios with cluster-robust standard errors clustered by school. Abbreviations: CI = Confidence Interval, OR = Odds Ratio

Characteristic [†]	OR [†]	95% CI [†]	p-value [†]
Moderate confidence	0.70	0.53, 0.94	0.015
Low confidence	0.52	0.20, 1.36	0.2
Sleep (weeknights)			
≤5	—	—	
6	1.09	0.75, 1.58	0.6
7	1.08	0.77, 1.51	0.7
8+	1.17	0.68, 2.02	0.6
Financial stress			
Low stress	—	—	
Moderate stress	1.36	0.84, 2.22	0.2
High stress	1.26	0.89, 1.79	0.2
Financial stress while growing up			
Low stress	—	—	
Moderate stress	0.93	0.76, 1.12	0.4
High stress	1.13	0.95, 1.34	0.2
Any mental health problem	0.93	0.76, 1.15	0.5
Positive mental health (flourishing threshold)	1.07	0.75, 1.53	0.7
Loneliness	0.75	0.56, 1.00	0.050
Binge drinking	3.23	2.66, 3.91	<0.001
Cigarette use	1.00	0.73, 1.36	>0.9
Any drug use	1.27	0.98, 1.66	0.071

[†] Unweighted analytic sample 3822. Odds ratios with cluster-robust standard errors clustered by school. Abbreviations: CI = Confidence Interval, OR = Odds Ratio

Massachusetts Table 1: Combined-sex factors associated with ever participating in sports betting among Female and Male students

Female students					Male students				
Characteristic [†]	OR [†]	95% CI [†]	p-value [†]		Characteristic [†]	OR [†]	95% CI [†]	p-value [†]	
Age	1.01	0.98, 1.04	0.4		Sleep (weeknights)				
Race/ethnicity					≤5	—	—		
White	—	—			6	1.31	0.46, 3.70	0.6	
Asian	0.85	0.53, 1.37	0.5		7	0.90	0.37, 2.17	0.8	
Black	0.96	0.53, 1.74	0.9		8+	1.84	0.62, 5.43	0.3	
Hispanic/Latine	0.11	0.02, 0.48	0.004		Financial stress				
Other/multiracial	0.66	0.38, 1.15	0.14		Low stress	—	—		
Enrollment status					Moderate stress	2.27	0.66, 7.75	0.2	
Full-time student	—	—			High stress	2.49	0.82, 7.56	0.11	
Part-time/Other	1.58	1.05, 2.37	0.027		Financial stress while growing up				
Grades (self-reported)					Low stress	—	—		
High (A/A-B)	—	—			Moderate stress	0.62	0.39, 0.96	0.034	
Medium (B/B-C)	0.89	0.36, 2.17	0.8		High stress	0.83	0.58, 1.19	0.3	
Lower (C or below)	1.27	0.04, 39.50	0.9		Any mental health problem	1.28	0.77, 2.14	0.3	
Other/unclear	1.99	1.76, 2.24	<0.001		Positive mental health (flourishing threshold)	1.17	0.66, 2.08	0.6	
Sense of belonging to campus community					Loneliness	0.81	0.56, 1.17	0.3	
Agree	—	—			Binge drinking	3.89	2.08, 7.29	<0.001	
Somewhat agree	1.28	0.72, 2.28	0.4		Cigarette use	0.96	0.64, 1.46	0.9	
Disagree	1.62	0.98, 2.67	0.061		Any drug use	1.59	0.97, 2.61	0.066	
Confidence in finishing academic program									
High confidence	—	—							
Moderate confidence	0.58	0.36, 0.94	0.026						
Low confidence	0.88	0.37, 2.08	0.8						

[†] Unweighted analytic n = 2609. Odds ratios with cluster-robust standard errors clustered by school. Abbreviations: CI = Confidence Interval, OR = Odds Ratio

Massachusetts Table 2b: Factors associated with ever participating in sports betting among Male students

Male students									
Characteristic [†]	OR [†]	95% CI [†]	p-value [†]		Characteristic [†]	OR [†]	95% CI [†]	p-value [†]	
Age	1.00	0.98, 1.02	>0.9		Sleep (weeknights)				
Race/ethnicity					≤5	—	—		
White	—	—			6	0.97	0.72, 1.30	0.8	
Asian	0.43	0.32, 0.59	<0.001		7	1.20	0.74, 1.94	0.5	
Black	0.53	0.19, 1.46	0.2		8+	0.76	0.51, 1.14	0.2	
Hispanic/Latine	0.37	0.18, 0.79	0.010		Financial stress				
Other/multiracial	0.71	0.53, 0.93	0.014		Low stress	—	—		
Enrollment status					Moderate stress	1.14	0.80, 1.64	0.5	
Full-time student	—	—			High stress	0.95	0.76, 1.20	0.7	
Part-time/Other	1.17	0.83, 1.65	0.4		Financial stress while growing up				
Grades (self-reported)					Low stress	—	—		
High (A/A-B)	—	—			Moderate stress	1.21	0.91, 1.60	0.2	
Medium (B/B-C)	0.98	0.49, 1.95	>0.9		High stress	1.32	1.17, 1.49	<0.001	
Lower (C or below)	0.00	0.00, 0.00	<0.001		Any mental health problem	0.80	0.63, 1.02	0.074	
Other/unclear	0.85	0.47, 1.51	0.6		Positive mental health (flourishing threshold)	1.06	0.84, 1.34	0.6	
Sense of belonging to campus community					Loneliness	0.70	0.53, 0.91	0.007	
Agree	—	—			Binge drinking	2.90	1.80, 4.68	<0.001	
Somewhat agree	1.06	0.62, 1.79	0.8		Cigarette use	0.92	0.70, 1.22	0.6	
Disagree	1.47	0.85, 2.55	0.2		Any drug use	1.06	0.82, 1.37	0.7	
Confidence in finishing academic program									
High confidence	—	—							
Moderate confidence	0.80	0.50, 1.27	0.3						
Low confidence	0.21	0.05, 0.84	0.028						

[†] Unweighted analytic n = 1213. Odds ratios with cluster-robust standard errors clustered by school. Abbreviations: CI = Confidence Interval, OR = Odds Ratio

Massachusetts Table 3: Factors associated with any online sportsbook app use among students who reported ever participating in sports betting

Characteristic [†]	OR [†]	95% CI [†]	p-value [†]
Age	0.95	0.94, 0.97	<0.001
Sex at birth			
Female	—	—	
Male	1.58	1.09, 2.30	0.015
Race/ethnicity			
White	—	—	
Asian	0.90	0.52, 1.57	0.7
Black	0.32	0.03, 3.35	0.3
Hispanic/Latine	0.63	0.16, 2.52	0.5
Other/multiracial	0.73	0.38, 1.40	0.3
Enrollment status			
Full-time student	—	—	
Part-time/Other	0.78	0.26, 2.38	0.7
Grades (self-reported)			
High (A/A-B)	—	—	
Medium (B/B-C)	1.48	0.76, 2.86	0.2
Lower (C or below)	0.00	0.00, 0.00	<0.001
Other/unclear	1.63	0.79, 3.35	0.2
Sense of belonging to campus community			
Agree	—	—	
Somewhat agree	1.26	0.97, 1.64	0.081
Disagree	1.78	1.31, 2.42	<0.001
Confidence in finishing academic program			
High confidence	—	—	

[†] Unweighted analytic n = 283. Odds ratios with cluster-robust standard errors clustered by school. Abbreviations: CI = Confidence Interval, OR = Odds Ratio

Characteristic [†]	OR [†]	95% CI [†]	p-value [†]
Moderate confidence	2.30	1.78, 2.98	<0.001
Low confidence	1.08	0.59, 1.99	0.8
Sleep (weeknights)			
≤5	—	—	
6	0.48	0.24, 0.98	0.044
7	0.55	0.27, 1.13	0.10
8+	0.77	0.42, 1.43	0.4
Financial stress			
Low stress	—	—	
Moderate stress	2.32	0.74, 7.28	0.2
High stress	1.43	0.49, 4.11	0.5
Financial stress while growing up			
Low stress	—	—	
Moderate stress	1.22	1.03, 1.44	0.020
High stress	1.82	0.92, 3.61	0.087
Any mental health problem	0.58	0.33, 1.01	0.056
Positive mental health (flourishing threshold)	0.69	0.49, 0.99	0.046
Loneliness	0.86	0.50, 1.46	0.6
Binge drinking	1.99	1.18, 3.36	0.010
Cigarette use	0.61	0.18, 2.11	0.4
Any drug use	2.32	1.28, 4.21	0.005

[†] Unweighted analytic n = 283. Odds ratios with cluster-robust standard errors clustered by school. Abbreviations: CI = Confidence Interval, OR = Odds Ratio

Massachusetts Table 4: Factors associated with agreeing that sports betting controls my life

Characteristic [†]	OR [†]	95% CI [†]	p-value [†]
Sex at birth			
Female	—	—	
Male	4.61	2.34, 9.06	<0.001
Race/ethnicity			
White	—	—	
Asian	3.96	2.36, 6.65	<0.001
Black/Hispanic/Other	0.79	0.43, 1.45	0.4
Sense of belonging to campus community			
Agree	—	—	
Somewhat agree	1.61	0.95, 2.71	0.078
Disagree	2.08	0.97, 4.46	0.060
Current financial stress			
Low/Moderate	—	—	
High	1.64	0.54, 4.98	0.4
Loneliness	0.73	0.50, 1.07	0.11
Binge drinking	2.50	0.96, 6.50	0.062
Cigarette use	3.28	1.87, 5.75	<0.001
Any mental health problem	1.52	0.62, 3.72	0.4

[†] Unweighted analytic n = 300. Proportional-odds ordinal logistic regression with cluster-robust standard errors clustered by school. To improve model stability, race/ethnicity was collapsed into White, Asian and Black/Hispanic/other

Abbreviations: CI = Confidence Interval, OR = Odds Ratio

Massachusetts Table 5: Factors associated with difficulty setting limits on sports betting

Characteristic [†]	OR [†]	95% CI [†]	p-value [†]
Sex at birth			
Female	—	—	
Male	1.67	0.95, 2.93	0.077
Race/ethnicity			
White	—	—	
Asian	1.36	1.02, 1.82	0.036
Black/Hispanic/Other	0.76	0.47, 1.24	0.3
Sense of belonging to campus community			
Agree	—	—	
Somewhat agree	0.85	0.35, 2.09	0.7
Disagree	0.81	0.48, 1.37	0.4
Current financial stress			
Low/Moderate	—	—	
High	0.64	0.44, 0.93	0.020
Loneliness	1.31	0.73, 2.36	0.4
Binge drinking	1.19	0.71, 1.98	0.5
Cigarette use	0.74	0.27, 2.00	0.6
Any mental health problem	1.66	1.45, 1.89	<0.001

[†] Unweighted analytic n = 300. Proportional-odds ordinal logistic regression with cluster-robust standard errors clustered by school. To improve model stability, race/ethnicity was collapsed into White, Asian and Black/Hispanic/other

Abbreviations: CI = Confidence Interval, OR = Odds Ratio

National Table 1: Combined-sex factors associated with ever participating in sports betting among Female and Male students

Characteristic [†]	OR [†]	95% CI [†]	p-value [†]
Age	1.00	1.00, 1.01	0.2
Sex at birth			
Female	—	—	
Male	5.24	4.69, 5.86	<0.001
Race/ethnicity			
White	—	—	
Asian	0.58	0.49, 0.70	<0.001
Black	1.41	1.09, 1.83	0.009
Hispanic/Latine	0.95	0.79, 1.14	0.6
Other/multiracial	1.01	0.87, 1.17	>0.9
Enrollment status			
Full-time student	—	—	
Part-time/Other	0.97	0.82, 1.15	0.7
Grades (self-reported)			
High (A/A-B)	—	—	
Medium (B/B-C)	1.24	1.10, 1.39	<0.001
Lower (C or below)	1.13	0.86, 1.49	0.4
Other/unclear	1.16	0.93, 1.44	0.2
Sense of belonging to campus community			
Agree	—	—	
Somewhat agree	0.97	0.85, 1.11	0.7
Disagree	1.31	1.15, 1.49	<0.001
Confidence in finishing academic program			
High confidence	—	—	

[†] Unweighted analytic n = 25518. Odds ratios with cluster-robust standard errors clustered by school. Abbreviations: CI = Confidence Interval, OR = Odds Ratio

Characteristic [†]	OR [†]	95% CI [†]	p-value [†]
Moderate confidence	0.78	0.67, 0.90	<0.001
Low confidence	0.78	0.59, 1.02	0.068
Sleep (weeknights)			
≤5	—	—	
6	0.96	0.83, 1.11	0.6
7	1.01	0.87, 1.18	>0.9
8+	1.07	0.90, 1.27	0.4
Financial stress			
Low stress	—	—	
Moderate stress	1.22	0.98, 1.51	0.079
High stress	1.41	1.13, 1.77	0.002
Financial stress while growing up			
Low stress	—	—	
Moderate stress	1.01	0.89, 1.15	0.8
High stress	0.94	0.81, 1.09	0.4
Any mental health problem	0.89	0.80, 0.98	0.019
Positive mental health (flourishing threshold)	1.28	1.11, 1.47	<0.001
Loneliness	0.74	0.66, 0.83	<0.001
Binge drinking	2.58	2.32, 2.86	<0.001
Cigarette use	1.20	1.04, 1.39	0.014
Any drug use	1.25	1.11, 1.40	<0.001

[†] Unweighted analytic n = 25518. Odds ratios with cluster-robust standard errors clustered by school. Abbreviations: CI = Confidence Interval, OR = Odds Ratio

National Table 2a: Factors associated with ever participating in sports betting among Female students

Female students							
Characteristic [†]	OR [†]	95% CI [†]	p-value [†]	Characteristic [†]	OR [†]	95% CI [†]	p-value [†]
Age	1.02	1.01, 1.0	<0.001	Sleep (weeknights)			
Race/ethnicity				≤5	—	—	
White	—	—		6	0.92	0.74, 1.2	0.5
Asian	0.72	0.54, 0.96	0.025	7	0.90	0.73, 1.1	0.3
Black	1.35	0.99, 1.8	0.056	8+	1.15	0.93, 1.4	0.2
Hispanic/Latine	0.79	0.62, 1.0	0.054	Financial stress			
Other/multiracial	1.00	0.80, 1.3	>0.9	Low stress	—	—	
Enrollment status				Moderate stress	1.57	1.07, 2.3	0.022
Full-time student	—	—		High stress	1.81	1.18, 2.8	0.007
Part-time/Other	0.97	0.78, 1.2	0.8	Financial stress while growing up			
Grades (self-reported)				Low stress	—	—	
High (A/A-B)	—	—		Moderate stress	0.83	0.67, 1.0	0.11
Medium (B/B-C)	1.36	1.12, 1.7	0.002	High stress	0.83	0.66, 1.0	0.11
Lower (C or below)	1.09	0.72, 1.7	0.7	Any mental health problem	0.98	0.84, 1.2	0.8
Other/unclear	1.46	1.05, 2.0	0.026	Positive mental health (flourishing threshold)	1.35	1.11, 1.6	0.003
Sense of belonging to campus community				Loneliness	0.86	0.74, 1.0	0.061
Agree	—	—		Binge drinking	2.62	2.17, 3.2	<0.001
Somewhat agree	1.04	0.85, 1.3	0.7	Cigarette use	0.93	0.67, 1.3	0.7
Disagree	1.46	1.20, 1.8	<0.001	Any drug use	1.12	0.93, 1.3	0.2
Confidence in finishing academic program							
High confidence	—	—					
Moderate confidence	0.77	0.61, 0.96	0.024				
Low confidence	0.63	0.43, 0.92	0.016				

[†] Unweighted analytic n = 18694. Odds ratios with cluster-robust standard errors clustered by school. Abbreviations: CI = Confidence Interval, OR = Odds Ratio

National Table 2b: Factors associated with ever participating in sports betting among Male students

Male students					Characteristic [†]			
Characteristic [†]	OR [†]	95% CI [†]	p-value [†]		OR [†]	95% CI [†]	p-value [†]	
Age	0.99	0.98, 1.0	0.2		Sleep (weeknights)			
Race/ethnicity					≤5	—	—	
White	—	—			6	1.02	0.83, 1.2	0.9
Asian	0.52	0.39, 0.68	<0.001		7	1.12	0.90, 1.4	0.3
Black	1.45	1.03, 2.0	0.031		8+	1.02	0.77, 1.3	>0.9
Hispanic/Latine	1.11	0.85, 1.4	0.4		Financial stress			
Other/multiracial	1.02	0.85, 1.2	0.8		Low stress	—	—	
Enrollment status					Moderate stress	1.04	0.80, 1.4	0.8
Full-time student	—	—			High stress	1.23	0.93, 1.6	0.15
Part-time/Other	0.96	0.74, 1.2	0.7		Financial stress while growing up			
Grades (self-reported)					Low stress	—	—	
High (A/A-B)	—	—			Moderate stress	1.19	1.00, 1.4	0.057
Medium (B/B-C)	1.14	0.94, 1.4	0.2		High stress	1.02	0.80, 1.3	0.9
Lower (C or below)	1.14	0.75, 1.7	0.5		Any mental health problem			
Other/unclear	0.88	0.64, 1.2	0.4		Positive mental health (flourishing threshold)	1.23	1.03, 1.5	0.019
Sense of belonging to campus community					Loneliness	0.66	0.58, 0.76	<0.001
Agree	—	—			Binge drinking	2.58	2.17, 3.1	<0.001
Somewhat agree	0.92	0.79, 1.1	0.3		Cigarette use	1.38	1.13, 1.7	0.001
Disagree	1.17	0.99, 1.4	0.063		Any drug use	1.39	1.20, 1.6	<0.001
Confidence in finishing academic program					[†] Unweighted analytic n = 6824. Odds ratios with cluster-robust standard errors clustered by school. Abbreviations: CI = Confidence Interval, OR = Odds Ratio			
High confidence	—	—						
Moderate confidence	0.78	0.64, 0.96	0.019					
Low confidence	0.93	0.64, 1.4	0.7					

[†] Unweighted analytic n = 6824. Odds ratios with cluster-robust standard errors clustered by school. Abbreviations: CI = Confidence Interval, OR = Odds Ratio

National Table 3: Factors associated with any online sportsbook app use among students who reported ever participating in sports betting

Characteristic [†]	OR [†]	95% CI [†]	p-value [†]
Age	0.97	0.95, 0.98	<0.001
Sex at birth			
Female	—	—	
Male	1.68	1.36, 2.08	<0.001
Race/ethnicity			
White	—	—	
Asian	0.85	0.61, 1.19	0.4
Black	1.46	0.92, 2.30	0.11
Hispanic/Latine	0.75	0.54, 1.05	0.090
Other/multiracial	0.95	0.71, 1.28	0.7
Enrollment status			
Full-time student	—	—	
Part-time/Other	0.90	0.68, 1.20	0.5
Grades (self-reported)			
High (A/A-B)	—	—	
Medium (B/B-C)	1.33	1.03, 1.72	0.030
Lower (C or below)	0.74	0.43, 1.27	0.3
Other/unclear	1.03	0.69, 1.54	>0.9
Sense of belonging to campus community			
Agree	—	—	
Somewhat agree	1.11	0.87, 1.42	0.4
Disagree	1.34	1.02, 1.75	0.033
Confidence in finishing academic program			
High confidence	—	—	

[†] Unweighted analytic n = 2065. Odds ratios with cluster-robust standard errors clustered by school. Abbreviations: CI = Confidence Interval, OR = Odds Ratio

Characteristic [†]	OR [†]	95% CI [†]	p-value [†]
Moderate confidence	0.99	0.70, 1.39	>0.9
Low confidence	0.75	0.39, 1.43	0.4
Sleep (weeknights)			
≤5	—	—	
6	1.24	0.91, 1.70	0.2
7	0.99	0.72, 1.37	>0.9
8+	1.22	0.91, 1.62	0.2
Financial stress			
Low stress	—	—	
Moderate stress	1.34	0.86, 2.10	0.2
High stress	1.60	1.06, 2.41	0.026
Financial stress while growing up			
Low stress	—	—	
Moderate stress	1.32	1.04, 1.68	0.024
High stress	1.43	1.07, 1.91	0.016
Any mental health problem	0.76	0.62, 0.93	0.008
Positive mental health (flourishing threshold)	0.91	0.74, 1.13	0.4
Loneliness	0.91	0.70, 1.20	0.5
Binge drinking	1.99	1.62, 2.44	<0.001
Cigarette use	0.98	0.66, 1.46	>0.9
Any drug use	1.50	1.16, 1.94	0.002

[†] Unweighted analytic n = 2065. Odds ratios with cluster-robust standard errors clustered by school. Abbreviations: CI = Confidence Interval, OR = Odds Ratio

National Table 4: Factors associated with agreeing that sports betting controls my life

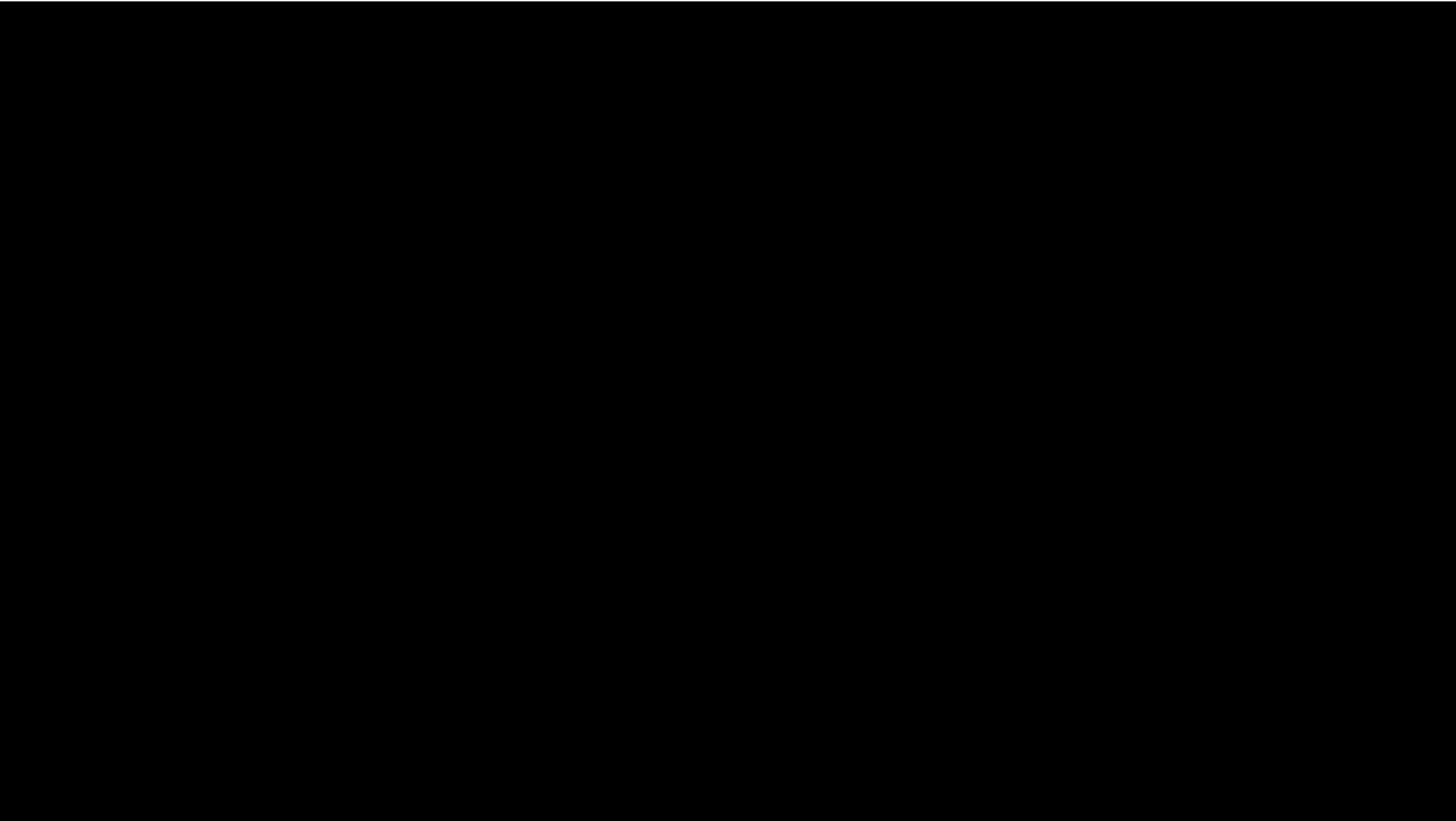
Characteristic [†]	OR [†]	95% CI [†]	p-value [†]
Sex at birth			
Female	—	—	
Male	2.00	1.54, 2.60	<0.001
Race/ethnicity			
White	—	—	
Asian	1.95	1.46, 2.61	<0.001
Black/Hispanic/Other	1.50	1.18, 1.90	<0.001
Sense of belonging to campus community			
Agree	—	—	
Somewhat agree	0.96	0.79, 1.18	0.7
Disagree	0.70	0.54, 0.90	0.007
Current financial stress			
Low/Moderate	—	—	
High	1.25	1.00, 1.56	0.047
Loneliness	1.09	0.89, 1.33	0.4
Binge drinking	1.36	1.11, 1.67	0.003
Cigarette use	1.25	0.90, 1.74	0.2
Any mental health problem	1.29	1.04, 1.59	0.020

[†] Unweighted analytic n = 2393. Proportional-odds ordinal logistic regression with cluster-robust standard errors clustered by school.
Abbreviations: CI = Confidence Interval, OR = Odds Ratio

National Table 5: Factors associated with difficulty setting limits on sports betting

Characteristic [†]	OR [†]	95% CI [†]	p-value [†]
Sex at birth			
Female	—	—	
Male	1.01	0.83, 1.22	>0.9
Race/ethnicity			
White	—	—	
Asian	1.77	1.25, 2.51	0.001
Black/Hispanic/Other	1.29	1.09, 1.53	0.003
Sense of belonging to campus community			
Agree	—	—	
Somewhat agree	1.12	0.91, 1.37	0.3
Disagree	0.89	0.72, 1.09	0.2
Current financial stress			
Low/Moderate	—	—	
High	1.25	1.08, 1.45	0.004
Loneliness	1.04	0.86, 1.26	0.7
Binge drinking	1.13	0.97, 1.32	0.11
Cigarette use	0.89	0.64, 1.22	0.5
Any mental health problem	1.22	1.01, 1.47	0.035

[†] Unweighted analytic n = 2389. Proportional-odds ordinal logistic regression with cluster-robust standard errors clustered by school.
Abbreviations: CI = Confidence Interval, OR = Odds Ratio





TO: Chair Maynard, Commissioners O'Brien, Hill, Skinner, and Brodeur

FROM: Mark Vander Linden, Director of Research and Responsible Gaming;
Long Banh, Responsible Gaming Program Manager

DATE: May 7, 2026

RE: PlayWell Fiscal Year 2026 Third Quarter Report

The Expanded Gaming Act includes a number of key mandates to ensure the successful implementation of expanded gaming, including the prevention of and mitigation of social impacts and costs. Chapter 23k section 21(16) requires casino operators to provide an on-site space for an independent substance abuse, compulsive gambling and mental health counseling service and establish a program to train gaming employees in the identification of and intervention with customers exhibiting problem gaming behavior.

To fulfill this mandate, the Commission developed PlayWell, an innovative responsible gaming program that equips casino patrons who choose to gamble with information and tools to adopt positive play behaviors and offers resources to individuals in distress from gambling-related harm. The Commission has a contract with the Massachusetts Council on Gaming and Health (MCGH) to operate the PlayWell Hub, located on-site at all Massachusetts casinos and staffed 16-24 hours daily by trained PlayWell Advisors.

Today, Michael Tuplin, Chief Operating Officer; Ray Flurette, Director of PlayWell Operations; Jason DiCarlo, PlayWell Manager at Encore Boston Harbor; and Jolyn Barreuther, PlayWell Manager at Plainridge Park Casino, of the Massachusetts Council on Gaming and Health will share with you the PlayWell activities and highlights from the third quarter of Fiscal Year 2026.



Massachusetts Gaming Commission

playwell

PlayWell Report FY 2026 Q3

May 7th, 2026





AGENDA

- Q3 Data Highlights
- PGAM
- Champion Awards
- PlayWell Brand Launch



PRESENTING STAFF



Jason DiCarlo, *PlayWell Manager, EBH*

Jolyn Barreuther, *PlayWell Manager, PPC*

Michael Tuplin, *Chief Operating Officer*

Ray Fluette, *Director of PlayWell Operations*

Funders/Present Contracts

- GRIN Partners: Canadian RG Association and Hard Rock
 - Michigan Association on Problem Gambling
 - National Council of Legislators from Gaming States (NCLGS)
 - National Voluntary Self-Exclusion Program (NVSEP)/for idPair
 - North American Association State and Provincial Lotteries (NASPL)
 - Playtech for the Gambling Recovery Information Network (GRIN)
 - Spectrum Gaming Group: subcontract on MGC Kiosk Feasibility Study and HoTram Casino
 - Springfield Health and Human Services (MA); subcontract for MGC Community Mitigation Fund
 - Texas Tech University: subcontract for MGC for community-based research
 - Vermont Department of Mental Health
-

Q3 Data Highlights

- **Interactions, Gamline & LiveChat**
- **VSE & Reinstatements**

playwell

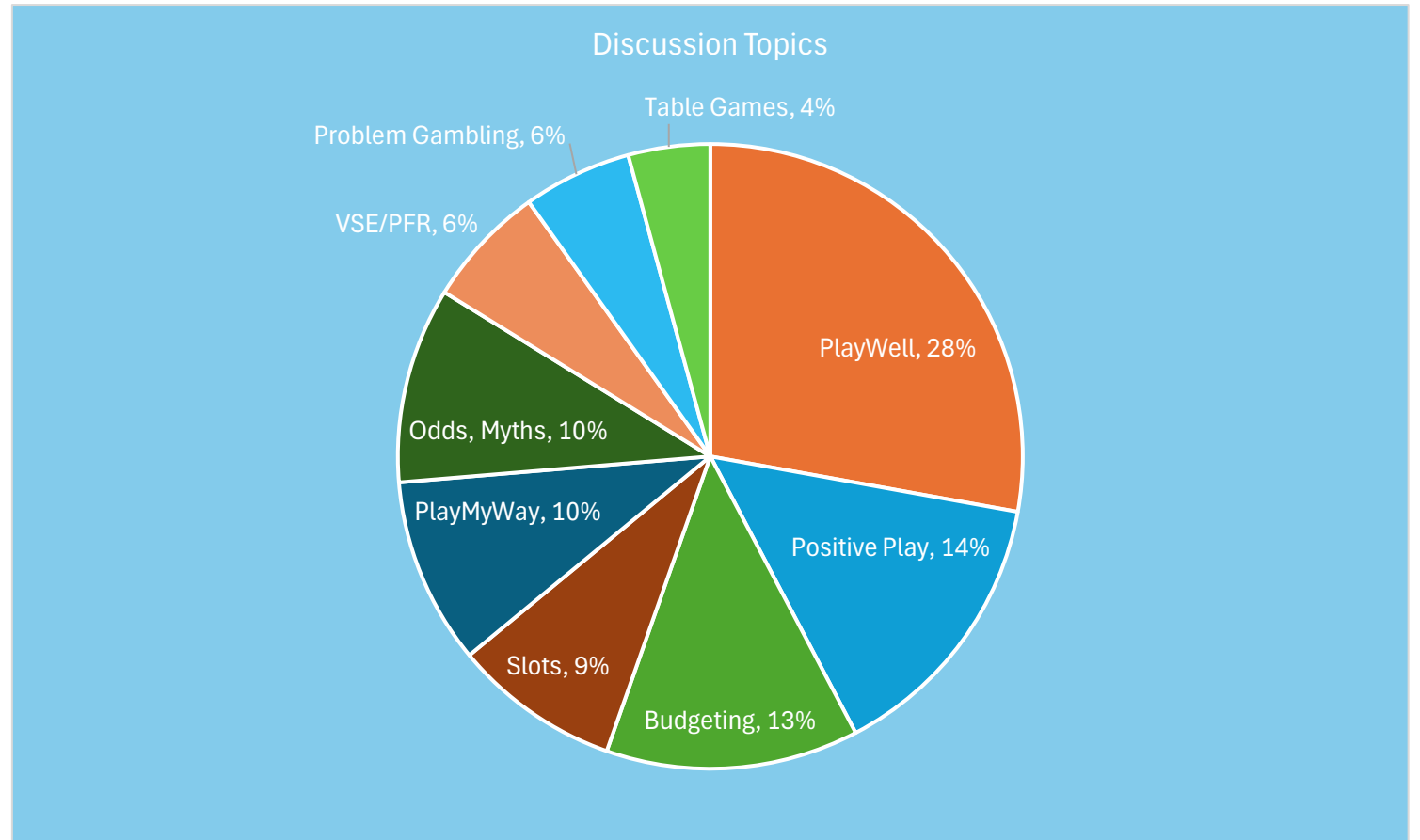
Interactions, GamLine, and LiveChat

Total Intensive Interactions: This quarter our PlayWell Advisors conducted over 15,000 intensive interactions (exchanges and demonstrations)

GamLine: Advisors received 228 phone calls

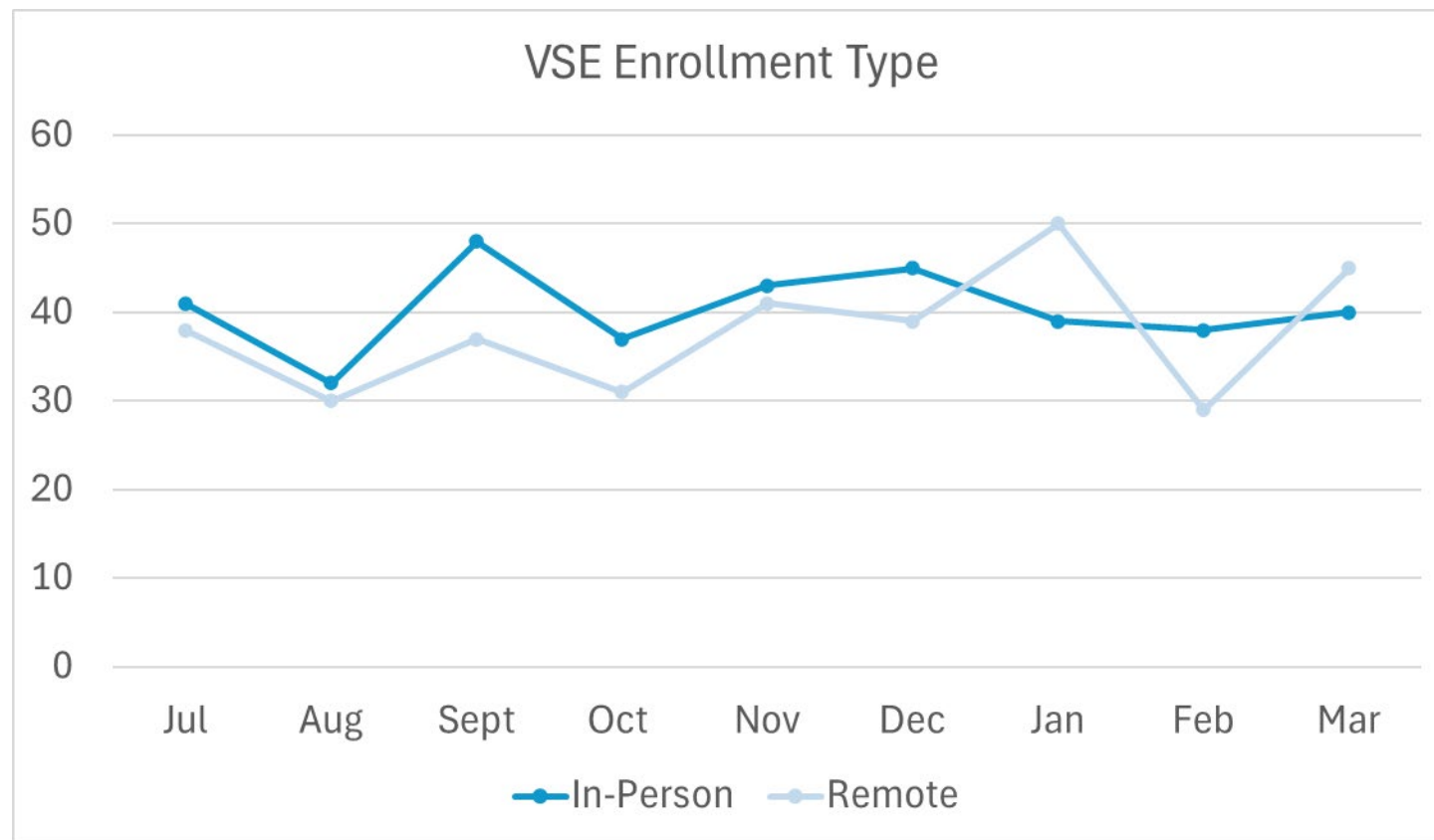
LiveChat: Advisors received 392 LiveChats

- Q3 increased training of LiveChat conversations for PlayWell Advisors



Q3 VSE/Reinstatement and Follow-up

- Total VSE enrollments reached 241
 - 21 VSE Follow-ups completed in Q3
- Total reinstatements were 93



Problem Gambling Awareness Month

MACGH Director of Recovery Services provided 8 VSE and Gambling Awareness trainings at Peer Recovery Centers reaching over 100 individuals

PGAM Activities

<i>PGAM Pairs Game</i>	<i>St Patrick's Day Quiz</i>
<i>Vending Machine (PPC only)</i>	<i>March Madness Quiz</i>
<i>Resources Brochures</i>	<i>Women's History Month Quiz</i>
<i>Baseball Quiz</i>	<i>Casino Staff Online Quiz</i>
<i>Cognitive Distortions Quiz</i>	<i>Cognitive Distortions Match Game</i>
<i>Mental Health Awareness Quiz</i>	<i>Positive Play Quiz</i>
<i>Slot Machine Simulator</i>	<i>Pick Your Bet Game</i>



National Gambling Disorder Screening Day

	Total
Number of individuals invited to be screened:	424
Total number of individuals screened:	248
Total number of individuals with a positive screen (i.e., answered "yes" to at least one Question):	71

	Total
Among those with positive screen, how many were males?	37
Among those with positive screen, how many were females?	34

	Total
Among those with a positive screen, how many were aged 18 - 25?	9
Among those with a positive screen, how many were aged 26 - 40?	19
Among those with a positive screen, how many were aged 41 - 55?	23
Among those with a positive screen, how many were aged 56+?	20



Brief Biosocial Gambling Screen (BBS) Questionnaire

To screen for potential gambling-related problems, please complete the following questions.¹

1. During the past 12 months, have you become restless, irritable or anxious when trying to stop/cut down on gambling?
 Yes
 No
2. During the past 12 months, have you tried to keep your family or friends from knowing how much you gambled?
 Yes
 No
3. During the past 12 months did you have such financial trouble as a result of your gambling that you had to get help with living expenses from family, friends or welfare?
 Yes
 No

A "yes" answer to any of the questions means the person is at risk for developing a gambling problem.



In Collaboration with Cambridge Health Alliance

Champion Award Winners | MGM

Cody Calo, Security

John Yarlott, Poker



Champion Award Winners | PPC

**Fonda Honeycutt,
Slots**

**Bethany Courtier,
Security**



Champion Award Winners | EBH

**Jerry Salas, Wynn
Rewards**

**Laquan Nasheem,
Security**



Farewell GameSense...

**Hello
playwell!**

PlayWell Launch Highlights!



Thank you!



The Massachusetts Council on
GAMING AND HEALTH



MASSACHUSETTS GAMING COMMISSION

To: Jordan Maynard, Chair
Paul Brodeur, Commissioner
Brad Hill, Commissioner
Eileen O'Brien, Commissioner
Nakisha Skinner, Commissioner

From: Dean Serpa, Executive Director
Derek Lennon, CFAO
John Scully, Budget and Procurement Manager

Date: 5/7/2026

Re: Fiscal Year 2026 (FY26) Third (3rd Q) Budget Update

Summary:

The Massachusetts Gaming Commission (MGC) approved an FY26 budget of \$63.96M for Gaming, Racing, Community Mitigation, Sports Wagering, and Research & Responsible Gaming.

After the first 2 quarters of the fiscal year, staff made budget-neutral adjustments to payroll and IT categories to account for an extension to the Central Monitoring System contract. The Commission's budget remained at \$63.96M, due to payroll savings. Assessments on Sports Wagering and Gaming Licensees decreased by \$1.97M for the Gaming Control Fund and \$1.37M for the Sports Wagering Control Fund, because of FY25 carry-forward savings.

Commission staff has been monitoring expenses and revenue, and in this third quarterly update, staff recommend no changes to the budget.

Gaming Control Fund

Spending and Revenue Update:

After three quarters of activity, the Commission's Gaming Control Fund has an approved budget of \$40.8M and has expenses of \$27.45M (67% of total budget). There are some payroll adjustments that need to be made to align costs to budgeted percentages. The Finance and HR divisions will work on the adjustments over the last quarter.

The Gaming Control Fund anticipated \$40.8M in revenues, comprising an assessment of ~\$35M and



Massachusetts Gaming Commission

~\$5.8M in fees. Through three quarters, the Commission has received \$32.56M (80% of total budgeted revenues). At this time, both revenues and spending are on track, and we do not recommend any additional adjustments.

Racing Oversight Trust Fund

Spending and Revenue Update:

After three quarters of activity, the Commission's Racing Oversight Trust Fund has an approved budget of \$2.08M and has expenses of \$1.26M (60% of the total budget). There are some payroll adjustments that need to be made to align costs to budgeted percentages. The Finance and HR divisions will work on the adjustments over the last quarter.

The Racing Oversight Trust Fund anticipated \$2.622M in revenues, comprising a balance forward of \$671K from FY25 (\$395.15K needed to be transferred for prior-year outs) and \$1.95M in fees and assessments. Through three quarters, the Commission has collected \$1.61M of the anticipated \$2.22M in net revenues (after transferring the \$395K to the Racing Stabilization Fund). Revenue collections are 72.34% of the total at 75% of the way through the year. Staff will continue to monitor revenue and expenses for the Racing Oversight Trust Fund and may need to make additional allocations adjustments due to the temporary closure of Raynham Taunton Greyhound Park.

Sports Wagering Control Fund

After three quarters of activity, the Commission's Sports Wagering Control Fund has an approved budget of \$13.89M and has expenses of \$6.07M (44% of total budget). There are some payroll adjustments that need to be made to align costs to budgeted percentages. In addition, we are tracking underspending in the Consultant suitability budget item.

The Sports Wagering Control Fund anticipated \$13.89M in revenues, comprising an assessment of ~\$11.49M and ~\$3.09M in fees. Through three quarters, the Commission has received \$10.39M (75% of total budgeted revenues). At this time, we do not recommend any additional adjustments.

Conclusion:

MGC staff are pleased to recommend no changes to the assessments for its licensees in this third quarter update. Staff will work on applicable payroll adjustments in Quarter 4 as the fiscal year comes to a close. Staff will continue to monitor racing revenue to make any necessary operational adjustments due to the temporary closure of Raynham Taunton Greyhound Park. Finally, staff will continue to track revenue and monitor accounts for identified areas of underspending, which may be used towards upcoming and ongoing initiatives.

Attachment A: FY 26 Actuals Spending and Revenue as of 4/1/2026.



Massachusetts Gaming Commission

2026		Budget Projections				Current Budget (Initial+Apvd Adjmts)	Actuals To Date		% Spent	% BFY Passed
Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Total					
10500001--Gaming Control Fund										
MGC Regulatory Cost										
AA REGULAR EMPLOYEE COMPENSATION	\$ 8,773,670.66		\$ (139,654.76)	\$ -	\$ 8,634,015.90	\$ 8,299,241.96	96%	75%		
BB REGULAR EMPLOYEE RELATED EXPEN	\$ 85,993.75			\$ -	\$ 85,993.75	\$ 28,877.37	34%	75%		
CC SPECIAL EMPLOYEES	\$ 198,419.20			\$ -	\$ 198,419.20	\$ 157,563.56	79%	75%		
DD PENSION & INSURANCE RELATED EX	\$ 3,082,783.90		\$ (49,070.28)	\$ -	\$ 3,033,713.62	\$ 3,052,646.36	101%	75%		
EE ADMINISTRATIVE EXPENSES	\$ 696,991.92			\$ -	\$ 696,991.92	\$ 428,944.20	62%	75%		
FF PROGRAM, FACILITY, OPERATIONAL SUPPLIES	\$ 20,000.00			\$ -	\$ 20,000.00	\$ 10,802.90	54%	75%		
GG ENERGY COSTS AND SPACE RENTAL	\$ 1,142,798.06			\$ -	\$ 1,142,798.06	\$ 583,667.40	51%	75%		
HH CONSULTANT SVCS (TO DEPTS)	\$ 939,450.00			\$ -	\$ 939,450.00	\$ 467,961.91	50%	75%		
JJ OPERATIONAL SERVICES	\$ 12,671,596.82			\$ -	\$ 12,671,596.82	\$ 5,526,232.17	44%	75%		
KK Equipment Purchase	\$ 62,000.00			\$ -	\$ 62,000.00	\$ 9,026.00	15%	75%		
LL EQUIPMENT LEASE-MAINTAIN/REPAR	\$ 70,607.90			\$ -	\$ 70,607.90	\$ 18,476.95	26%	75%		
NN NON-MAJOR FACILITY MAINTENANCE REPAIR	\$ 30,000.00			\$ -	\$ 30,000.00	\$ 26,163.18	87%	75%		
PP STATE AID/POL SUB/OSD	\$ 90,000.00			\$ -	\$ 90,000.00	\$ 54,050.07	60%	75%		
TT PAYMENTS & REFUNDS				\$ -	\$ -	\$ -		75%		
UU IT Non-Payroll Expenses	\$ 4,424,888.27		\$ 188,725.04	\$ -	\$ 4,613,613.31	\$ 2,694,271.58	58%	75%		
MGC Regulatory Cost Subtotal:	\$ 32,289,200.48		\$ -	\$ -	\$ 32,289,200.48	\$ 21,357,925.61	66%	75%		
EE--Indirect Costs	\$ 2,757,091.25			\$ -	\$ 2,757,091.25	\$ 2,448,802.54	89%	75%		
Office of Attorney General										
ISA to AGO	\$ 4,600,000.00		\$ -	\$ -	\$ 4,600,000.00	\$ 2,959,348.50	64%	75%		
TT Reimbursement for AGO 0810-1024	\$ -			\$ -	\$ -	\$ 349,515.46		75%		
AGO State Police	\$ 1,085,056.11			\$ -	\$ 1,085,056.11	\$ 335,376.47		31%	75%	
Office of Attorney General Subtotal:	\$ 5,685,056.11	\$ -	\$ -	\$ -	\$ 5,685,056.11	\$ 3,644,240.43	64%	75%		
ISA to ABCC	\$ 75,000.00	\$ -	\$ -	\$ -	\$ 75,000.00		0%	75%		
Gaming Control Fund Total Costs	\$ 40,806,347.84	\$ -	\$ -	\$ -	\$ 40,806,347.84	\$ 27,450,968.58	67%	75%		

		Revenue Projections				Current Budget (Initial+Apvd Adjmts)	Actuals To Date		% Spent	% BFY Passed
Revenues	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Total					
Gaming Control Fund Beginning Balance 0500		\$ 1,976,189.90		\$ -	\$ 1,976,189.90	\$ 1,976,189.90				
EBH Security fees 0500/Independent Monitor				\$ -	\$ -	\$ -				
ENHANCED EBH Security fees	\$ 75,000.00		\$ -	\$ -	\$ 75,000.00	\$ 21,102.00				
Category/Region Collection Fees 0500				\$ -	\$ -	\$ -				
Prior Year Independent Monetary Fees 500				\$ -	\$ -	\$ -				
IEB background / investigative collections 0500	\$ 75,000.00		\$ -	\$ -	\$ 75,000.00	\$ 58,422.91				
Phase 1 Refunds 0500				\$ -	\$ -	\$ -				
Phase 2 Category 1 Collections (restricted) 0500				\$ -	\$ -	\$ -				
Region C Phase 1 Investigation Collections 0500				\$ -	\$ -	\$ -				
Region C Phase 2 Category 1 Collections 0500				\$ -	\$ -	\$ -				
Grant Collections (restricted) 0500				\$ -	\$ -	\$ -				
Region A slot Machine Fee 0500	\$ 1,629,600.00			\$ -	\$ 1,629,600.00	\$ 1,611,600.00				
Region B Slot Machine Fee 0500	\$ 915,600.00			\$ -	\$ 915,600.00	\$ 915,000.00				
Slots Parlor Slot Machine Fee 0500	\$ 551,400.00			\$ -	\$ 551,400.00	\$ 548,400.00				
Gaming Employee License Fees (GEL) 3000	\$ 200,000.00			\$ -	\$ 200,000.00	\$ 166,500.00				
Key Gaming Executive (GKE) 3000	\$ 20,000.00			\$ -	\$ 20,000.00	\$ 9,000.00				
Key Gaming Employee (GKS) 3000	\$ 75,000.00			\$ -	\$ 75,000.00	\$ 51,000.00				
Non-Gaming Vendor (NGV) 3000	\$ 40,000.00			\$ -	\$ 40,000.00	\$ 21,600.00				
Vendor Gaming Primary (VGP) 3000	\$ 150,000.00			\$ -	\$ 150,000.00	\$ 15,000.00				
Vendor Gaming Secondary (VGS) 3000				\$ -	\$ -	\$ 20,000.00				
Gaming School License (GSB)/LIQ				\$ -	\$ -	\$ 500.00				
Gaming Service Employee License (SER) 3000	\$ 75,000.00			\$ -	\$ 75,000.00	\$ 23,400.00				
Subcontractor ID Initial License (SUB) 3000	\$ 15,000.00			\$ -	\$ 15,000.00	\$ -				
Temporary License Initial License (TEM)/LAB FEE 3000	\$ 2,000.00			\$ -	\$ 2,000.00	\$ 2,000.00				
Assessment for PHTF	\$ 5,000,000.00			\$ -	\$ 5,000,000.00	\$ -				
Transfer PHTF Assessment to PHTF	\$ (5,000,000.00)			\$ -	\$ (5,000,000.00)	\$ -				
Veterans Initial License (VET) 3000				\$ -	\$ -	\$ -				
Transfer of Licensing Fees to CMF 0500				\$ -	\$ -	\$ -				
Assessment 0500	\$ 36,970,747.84		\$ (1,976,189.90)	\$ -	\$ 34,994,557.94	\$ 27,120,444.54				
Misc/MCC Grant				\$ -	\$ -	\$ -				
Miscellaneous 0500	\$ 5,000.00			\$ -	\$ 5,000.00	\$ -				
Bank Interest 2700	\$ 7,000.00			\$ -	\$ 7,000.00	\$ 5,812.68				
Grand Total	\$ 40,806,347.84	\$ 1,976,189.90	\$ (1,976,189.90)	\$ -	\$ 40,806,347.84	\$ 32,565,972.03				

2025		Budget Projections				Current Budget (Initial+Apvd Adjmts)	Actuals To Date		% Spent	% BFY Passed
Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Total					
4000-1101 Research and Responsible Gaming/Public Health Trust Fund										
AA REGULAR EMPLOYEE COMPENSATION	\$ 552,320.64		\$ -	\$ -	\$ 552,320.64	\$ 89,715.59	16%	75%		
BB REGULAR EMPLOYEE RELATED EXPEN	\$ 10,500.00			\$ -	\$ 10,500.00	\$ 4,814.13	46%	75%		
CC SPECIAL EMPLOYEES				\$ -	\$ -	\$ -	0%	75%		
DD PENSION & INSURANCE RELATED EX	\$ 204,512.00			\$ -	\$ 204,512.00	\$ 33,422.46	16%	75%		
EE ADMINISTRATIVE EXPENSES	\$ 457,946.38			\$ -	\$ 457,946.38	\$ 401,984.73	88%	75%		
FF PROGRAMMATIC FACILITY OPERATONAL SUPPLIES	\$ 1,000.00			\$ -	\$ 1,000.00	\$ 7,095.20	0%	75%		

HH CONSULTANT SVCS (TO DEPTS)	\$ 3,758,570.00	\$ -	\$ -	\$ 3,758,570.00	\$ 2,486,211.85	66%	75%
JJ OPERATIONAL SERVICES	\$ 15,000.00	\$ -	\$ -	\$ 15,000.00	\$ 2,706.23	18%	75%
KK Equipment Purchase						#DIV/0!	75%
MM PURCHASED CLIENT/PROGRAM SVCS		\$ -	\$ -	\$ -		0%	75%
PP STATE AID/POL SUB	\$ 1,522,000.00	\$ -	\$ -	\$ 1,522,000.00	\$ 619,613.69	41%	75%
UU IT Non-Payroll Expenses	\$ 100,000.00	\$ -	\$ -	\$ 100,000.00		0%	75%
ISA to DPH	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!	75%
Research and Responsible Gaming/Public Health Trust Fund							
Subtotal:	\$ 6,621,849.02	\$ -	\$ -	\$ 6,621,849.02	\$ 3,645,563.88	55%	75%

Revenue Projections						
Revenues	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total
Public Health Trust Fund ISA	\$ 6,875,000.00	\$4,621,618.80	\$ -		\$ 11,496,618.80	\$ 11,496,618.80

Row Labels	Initial Projection	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
10500002							
TT LOANS AND SPECIAL PAYMENTS	\$ -	\$ -	\$ -	\$ -			75%

Revenue Projections								
Revenues	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
Greyhound Balance Forward Simulcast 7200		\$ 274,619.57	\$ -	\$ -	\$ 274,619.57	\$ 274,619.57		
Unclaimed from Raynham and Wonderland					\$ -	\$ 120,536.17		
Plainridge Greyhound Import Simulcast 7200			\$ -	\$ -	\$ -			
Raynham Greyhound Import Simulcast 7200			\$ -	\$ -	\$ -			
Suffolk Greyhound Import Simulcast 7200			\$ -	\$ -	\$ -			
TVG Greyhound Import Simulcast 7200			\$ -	\$ -	\$ -			
TWS Greyhound Import Simulcast 7200			\$ -	\$ -	\$ -			
Wonderland Greyhound Import Simulcast 7200			\$ -	\$ -	\$ -			
Sweep Per MGL C29S13A					\$ -			
	\$ -	\$ 274,619.57	\$ -	\$ -	\$ 274,619.57	\$ 395,155.74		

Budget Projections								
Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
10500003								
AA REGULAR EMPLOYEE COMPENSATION	\$ 603,157.16		\$ -	\$ -	\$ 603,157.16	\$ 458,425.82	76%	75%
BB REGULAR EMPLOYEE RELATED EXPEN	\$ 6,000.00		\$ -	\$ -	\$ 6,000.00	\$ 338.55	6%	75%
CC SPECIAL EMPLOYEES	\$ 487,360.00		\$ -	\$ -	\$ 487,360.00	\$ 269,538.03	55%	75%
DD PENSION & INSURANCE RELATED EX	\$ 240,138.31		\$ -	\$ -	\$ 240,138.31	\$ 179,271.49	75%	75%
EE ADMINISTRATIVE EXPENSES	\$ 27,060.00		\$ -	\$ -	\$ 27,060.00	\$ 20,885.80	77%	75%
FF PROGRAMMATIC FACILITY OPERATONAL SUPPLIES	\$ 12,000.00		\$ -	\$ -	\$ 12,000.00		0%	75%
HH CONSULTANT SVCS (TO DEPTS)	\$ 10,000.00		\$ -	\$ -	\$ 10,000.00		0%	75%
JJ OPERATIONAL SERVICES	\$ 391,000.00		\$ -	\$ -	\$ 391,000.00	\$ 181,148.50	46%	75%
KK EQUIPMENT PURCHASES			\$ -	\$ -	\$ -		#DIV/0!	75%
LL EQUIPMENT LEASE-MAINTAIN/REPAR	\$ 915.00		\$ -	\$ -	\$ 915.00		0%	75%
MM PURCHASED CLIENT/PROGRAM SVCS	\$ 85,000.00		\$ -	\$ -	\$ 85,000.00		0%	75%
NN INFRASTRUCTURE:			\$ -	\$ -	\$ -		#DIV/0!	75%
TT LOANS AND SPECIAL PAYMENTS			\$ -	\$ -	\$ -		#DIV/0!	75%
UU IT Non-Payroll Expenses	\$ 4,000.00		\$ -	\$ -	\$ 4,000.00	\$ 1,406.82	35%	75%
EE --Indirect Costs	\$ 150,137.40		\$ -	\$ -	\$ 150,137.40	\$ 136,362.69	91%	75%
ISA to DPH	\$ 70,000.00		\$ -	\$ -	\$ 70,000.00	\$ 13,838.89	20%	75%
Grand Total	\$ 2,086,767.87	\$ -	\$ -	\$ -	\$ 2,086,767.87	\$ 1,261,216.59	60%	75%

Revenue Projections						
Revenues	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total
Racing Oversight and Development Balance Forward 0131	\$ -	\$ 671,070.10		\$ -	\$ 671,070.10	\$ 671,070.10
Amount of Unclaimed Greyhound Revenue to transfer Racing Stabilization Trust	\$ -	\$ -			\$ -	\$ -
Transfer of Unclaimed Greyhound Revenue to Racing Stabilization Trust		\$ (395,155.31)			\$ (395,155.31)	\$ (395,155.31)
Plainridge Assessment 4800	\$ 70,000.00		\$ -	\$ -	\$ 70,000.00	\$ 53,702.02
Plainridge Daily License Fee 3003	\$ 110,000.00		\$ -	\$ -	\$ 110,000.00	\$ 91,500.00
Plainridge Occupational License 3003/3004	\$ 50,000.00		\$ -	\$ -	\$ 50,000.00	\$ 19,455.00
Plainridge Racing Development Oversight Live 0131	\$ 15,000.00		\$ -	\$ -	\$ 15,000.00	\$ 7,815.34
Plainridge Racing Development Oversight Simulcast 0131	\$ 60,000.00		\$ -	\$ -	\$ 60,000.00	\$ 54,744.62
Raynham Assessment 4800	\$ 40,000.00		\$ -	\$ -	\$ 40,000.00	\$ 36,499.21
Raynham Daily License Fee 3003	\$ 63,000.00		\$ -	\$ -	\$ 63,000.00	\$ 77,100.00
Raynham Racing Development Oversight Simulcast 0131	\$ 25,000.00		\$ -	\$ -	\$ 25,000.00	\$ 35,054.88
Suffolk Assessment 4800	\$ 650,000.00		\$ -	\$ -	\$ 650,000.00	\$ 376,946.34
Suffolk Commission Racing Development Oversight Simulcast 0131	\$ 60,000.00		\$ -	\$ -	\$ 60,000.00	\$ 40,109.20
Suffolk Daily License Fee 3003	\$ 63,000.00		\$ -	\$ -	\$ 63,000.00	\$ 46,200.00
Suffolk Occupational License 3003/3004			\$ -	\$ -	\$ -	
Suffolk Racing Development Oversight Live 0131			\$ -	\$ -	\$ -	

Suffolk TVG Commission Live 0131		\$ -	\$ -	\$ -	\$ -	\$ -		
Suffolk TVG Commission Simulcast 0131	\$ 375,000.00	\$ -	\$ -	\$ -	\$ -	\$ 375,000.00	\$ 243,641.35	
Suffolk Twin Spires Commission Live 0131		\$ -	\$ -	\$ -	\$ -	\$ -		
Suffolk Twin Spires Commission Simulcast 0131	\$ 175,000.00	\$ -	\$ -	\$ -	\$ -	\$ 175,000.00	\$ 132,222.86	
Suffolk Xpress Bet Commission Live 0131		\$ -	\$ -	\$ -	\$ -	\$ -		
Suffolk Xpress Bet Commission Simulcast 0131	\$ 65,000.00	\$ -	\$ -	\$ -	\$ -	\$ 65,000.00	\$ 36,838.48	
Suffolk NYRA Bet Commission Live 0131		\$ -	\$ -	\$ -	\$ -	\$ -		
Suffolk NYRA Bet Commission Simulcast 0131	\$ 90,000.00	\$ -	\$ -	\$ -	\$ -	\$ 90,000.00	\$ 64,814.37	
AMWEST Commission Simulcast 0131		\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,648.85	
Transfer to General Fund 10500140 0000		\$ -	\$ -	\$ -	\$ -	\$ -		
Wonderland Assessment 4800		\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2.73	
Wonderland Daily License Fee 3003		\$ -	\$ -	\$ -	\$ -	\$ -		
Wonderland Racing Development Oversight Simulcast 0131	\$ 40,000.00	\$ -	\$ -	\$ -	\$ -	\$ 40,000.00		
Plainridge fine 2700		\$ -	\$ -	\$ -	\$ -	\$ -	\$ 16,000.00	
Suffolk Fine 2700		\$ -	\$ -	\$ -	\$ -	\$ -		
Plainridge Unclaimed wagers 5009	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Suffolk Unclaimed wagers 5009	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Raynham Unclaimed wagers 5009	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Wonderland Unclaimed wagers 5009	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Return of Unclaimed wagers	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Misc/Bank Interest 0131	\$ 500.00	\$ -	\$ -	\$ -	\$ -	\$ 500.00	\$ 200.00	
Grand Total	\$ 1,951,500.00	\$ 275,914.79	\$ -	\$ -	\$ -	\$ 2,227,414.79	\$ 1,611,410.04	

Budget Projections								
Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
10500004								
AA REGULAR EMPLOYEE COMPENSATION	\$ 325,132.75	\$ -	\$ -	\$ -	\$ 325,132.75	\$ 32,696.62	10%	75%
BB REGULAR EMPLOYEE RELATED EXPEN	\$ 5,000.00	\$ -	\$ -	\$ -	\$ 5,000.00	\$ 591.98	12%	75%
DD PENSION & INSURANCE RELATED EX	\$ 119,352.13	\$ -	\$ -	\$ -	\$ 119,352.13	\$ 5,675.26	5%	75%
EE ADMINISTRATIVE EXPENSES	\$ 34,066.27	\$ -	\$ -	\$ -	\$ 34,066.27	\$ 2,086.78	6%	75%
GG ENERGY COSTS AND SPACE RENTAL	\$ -	\$ -	\$ -	\$ -	\$ -		#DIV/0!	75%
JJ OPERATIONAL SERVICES	\$ -	\$ -	\$ -	\$ -	\$ -		#DIV/0!	75%
KK EQUIPMENT PURCHASES	\$ -	\$ -	\$ -	\$ -	\$ -		#DIV/0!	75%
HH CONSULTANT SVCS (Grant)	\$ -	\$ -	\$ -	\$ -	\$ -		#DIV/0!	75%
PP STATE AID/GRANTS	\$ 16,000,000.00	\$ -	\$ -	\$ -	\$ 16,000,000.00	\$ 6,295,190.09	39%	75%
UU IT Non-Payroll Expenses	\$ 50,000.00	\$ -	\$ -	\$ -	\$ 50,000.00	\$ -	0%	75%
Grand Total	\$ 16,533,551.15	\$ -	\$ -	\$ -	\$ 16,533,551.15	\$ 6,336,240.73	38%	75%

Revenue Projections								
Revenues	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total		
Balance forward prior year	\$ -	\$ 52,663,337.54	\$ -	\$ -	\$ -	\$ 52,663,337.54		
Grand Total	\$ -	\$ 52,663,337.54	\$ -	\$ -	\$ -	\$ 52,663,337.54		

Budget Projections								
Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
10500005								
TT LOANS AND SPECIAL PAYMENTS (Race Horse Dev Fund)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 14,097,194.97	#DIV/0!	75%

Revenue Projections								
Revenues	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total		
Balance forward prior year 3003	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Race Horse Development Fund assessment 3003	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Grand Total	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		

Budget Projections								
Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
10500008								
Casino forfeited money MGC Trust MGL 267A S4	\$ 25,000.00	\$ 25,755,085.83	\$ -	\$ -	\$ 25,780,085.83	\$ 25,755,085.83	100%	75%
Grand Total	\$ 25,000.00	\$ 25,755,085.83	\$ -	\$ -	\$ 25,780,085.83			

Budget Projections								
Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
10500012/ P promo								
TT LOANS AND SPECIAL PAYMENTS	\$ -	\$ -	\$ -	\$ -	\$ -		#DIV/0!	75%

Revenue Projections								
Revenues	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total		
Plainridge Import Harness Horse Simulcast 0131	\$ 12,000.00	\$ -	\$ -	\$ -	\$ 12,000.00	\$ 8,335.13		
Plainridge Racing Harness Horse Live 0131	\$ 10,000.00	\$ -	\$ -	\$ -	\$ 10,000.00	\$ 6,879.52		
Raynham Import Plainridge Simulcast 0131	\$ 5,000.00	\$ -	\$ -	\$ -	\$ 5,000.00	\$ 3,422.98		
Suffolk Import Plainridge Simulcast 0131	\$ 2,000.00	\$ -	\$ -	\$ -	\$ 2,000.00	\$ 817.28		
Plainridge Racecourse Promo Fund Beginning Balance 7205	\$ 350,000.00	\$ 349,310.48	\$ -	\$ -	\$ 350,000.00	\$ 349,310.48		
TVG Live 0131	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		

TVG Simulcast 0131	\$ 25,000.00	\$ -	\$ -	\$ 25,000.00	\$ 14,042.00
Twin Spires Live 0131		\$ -	\$ -	\$ -	
Twin Spires Simulcast 0131	\$ 10,000.00	\$ -	\$ -	\$ 10,000.00	\$ 4,914.34
Xpress Bets Live 0131		\$ -	\$ -	\$ -	
Xpress Bets Simulcast 0131	\$ 2,500.00	\$ -	\$ -	\$ 2,500.00	\$ 1,638.65
AMWEST Simulcast	\$ 5,000.00				\$ 487.22
NYRA Live 0131		\$ -	\$ -	\$ -	
NYRA Simulcast 0131		\$ -	\$ -	\$ -	\$ 1,969.07
Grand Total	\$ 421,500.00	\$ -	\$ -	\$ 416,500.00	\$ 391,816.67

Budget Projections							Actuals To Date Total	% Spent	% BFY Passed
Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)				
10500013/ P Cap									
TT LOANS AND SPECIAL PAYMENTS	\$ -	\$ -	\$ -	\$ -	\$ -		#DIV/0!	75%	
Revenue Projections							Actuals To Date Total	% Spent	% BFY Passed
Revenues	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)				
Plainridge Import Harness Horse Simulcast 0131	\$ 25,000.00		\$ -	\$ -	\$ 25,000.00	\$ 15,230.73			
Plainridge Racing Harness Horse Live 0131	\$ 15,000.00		\$ -	\$ -	\$ 15,000.00	\$ 12,328.24			
Raynham Import Plainridge Simulcast 0131	\$ 5,000.00		\$ -	\$ -	\$ 5,000.00	\$ 5,498.23			
Suffolk Import Plainridge Simulcast 0131	\$ 5,000.00		\$ -	\$ -	\$ 5,000.00	\$ 1,627.63			
Plainridge Capital Improvement Fund Beginning Balance 7205	\$ 150,000.00	\$92,408.98	\$ -	\$ -	\$ 150,000.00	\$92,408.98			
TVG Live 0131			\$ -	\$ -	\$ -				
TVG Simulcast 0131	\$ 75,000.00		\$ -	\$ -	\$ 75,000.00	\$ 31,100.69			
Twin Spires Live 0131			\$ -	\$ -	\$ -				
Twin Spires Simulcast 0131	\$ 30,000.00		\$ -	\$ -	\$ 30,000.00	\$ 13,435.86			
Xpress Bets Live 0131			\$ -	\$ -	\$ -				
Xpress Bets Simulcast 0131	\$ 7,500.00		\$ -	\$ -	\$ 7,500.00	\$ 3,001.41			
AMWEST Simulcast	\$ 5,000.00					\$ 1,052.64			
NYRA Live 0131			\$ -	\$ -	\$ -				
NYRA Simulcast 0131	\$ 10,000.00		\$ -	\$ -	\$ 10,000.00	\$ 4,812.26			
Grand Total	\$327,500.00		\$0.00	\$0.00	\$322,500.00	\$180,496.67			

Budget Projections							Actuals To Date Total	% Spent	% BFY Passed
Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)				
10500021/ S promo									
TT LOANS AND SPECIAL PAYMENTS	\$ -	\$ -	\$ -	\$ -	\$ -		#DIV/0!	75%	
Revenue Projections							Actuals To Date Total	% Spent	% BFY Passed
Revenues	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)				
Plainridge Import Suffolk Simulcast 0131	\$ 20,000.00		\$ -	\$ -	\$ 20,000.00	\$ 15,677.94			
Raynham Import Suffolk Simulcast 0131	\$ 10,000.00		\$ -	\$ -	\$ 10,000.00	\$ 10,666.76			
Suffolk Import Running Horse Simulcast 0131	\$ 25,000.00		\$ -	\$ -	\$ 25,000.00	\$ 13,114.71			
Suffolk Racing Running Horse Live 0131			\$ -	\$ -	\$ -				
Suffolk Promotional Fund Beginning Balance 7205	\$ 2,000,000.00	\$1,575,903.06	\$ -	\$ -	\$ 2,000,000.00	\$1,575,903.06			
TVG Live 0131			\$ -	\$ -	\$ -				
TVG Simulcast 0131	\$ 120,000.00		\$ -	\$ -	\$ 120,000.00	\$ 75,512.82			
Twin Spires Live 0131			\$ -	\$ -	\$ -				
Twin Spires Simulcast 0131	\$ 60,000.00		\$ -	\$ -	\$ 60,000.00	\$ 41,640.76			
Xpress Bets Live 0131			\$ -	\$ -	\$ -				
Xpress Bets Simulcast 0131	\$ 20,000.00		\$ -	\$ -	\$ 20,000.00	\$ 11,581.20			
AMWEST Simulcast	\$ 5,000.00					\$ 721.53			
NYRA Live 0131			\$ -	\$ -	\$ -				
NYRA Simulcast 0131	\$ 30,000.00		\$ -	\$ -	\$ 30,000.00	\$ 20,764.50			
Grand Total	\$2,290,000.00	\$1,575,903.06	\$0.00	\$0.00	\$2,285,000.00	\$1,765,583.28			

Budget Projections							Actuals To Date Total	% Spent	% BFY Passed
Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)				
10500022/ S Cap									
TT LOANS AND SPECIAL PAYMENTS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 552,832.82	#DIV/0!	75%	
Revenue Projections							Actuals To Date Total	% Spent	% BFY Passed
Revenues	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)				
Plainridge Import Suffolk Simulcast 0131	\$ 60,000.00		\$ -	\$ -	\$ 60,000.00	\$ 321,440.99			
Raynham Import Suffolk Simulcast 0131	\$ 25,000.00		\$ -	\$ -	\$ 25,000.00				
Suffolk Import Running Horse Simulcast 0131	\$ 60,000.00		\$ -	\$ -	\$ 60,000.00				
Suffolk Racing Running Horse Live 0131			\$ -	\$ -	\$ -				
Suffolk Capital Improvement Fund Beginning Balance 7205	\$ 7,500,000.00	\$7,457,903.11	\$ -	\$ -	\$ 7,500,000.00	\$7,500,000.00			
TVG Live 0131			\$ -	\$ -	\$ -				
TVG Simulcast 0131	\$ 300,000.00		\$ -	\$ -	\$ 300,000.00				
Twin Spires Live 0131			\$ -	\$ -	\$ -				
Twin Spires Simulcast 0131	\$ 150,000.00		\$ -	\$ -	\$ 150,000.00				
Xpress Bets Live 0131			\$ -	\$ -	\$ -				
Xpress Bets Simulcast 0131	\$ 50,000.00		\$ -	\$ -	\$ 50,000.00				
AMWEST Simulcast	\$ 10,000.00								

NYRA Live 0131		\$ -	\$ -	\$ -	
NYRA Simulcast 0131	\$ 100,000.00	\$ -	\$ -	\$ 100,000.00	
Grand Total	\$8,255,000.00	\$7,457,903.11	\$0.00	\$0.00	\$8,245,000.00

Budget Projections							
Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	% Spent / % BFY Passed
10500140							
TT LOANS AND SPECIAL PAYMENTS	\$ -	\$ -	\$ -	\$ -	\$ -		#DIV/0! 75%

Budget Projections							
Row Labels	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	% Spent / % BFY Passed
10501384							
AA REGULAR EMPLOYEE COMPENSATION	\$ 4,868,926.07		\$ (55,499.33)	\$ -	\$ 4,813,426.74	\$ 1,771,689.32	37% 75%
BB REGULAR EMPLOYEE RELATED EXPEN	\$ 41,500.00			\$ -	\$ 41,500.00	\$ 3,498.30	8% 75%
CC SPECIAL EMPLOYEES	\$ 182,289.40			\$ -	\$ 182,289.40		0% 75%
DD PENSION & INSURANCE RELATED EX	\$ 1,784,666.87		\$ (19,500.67)	\$ -	\$ 1,765,166.20	\$ 666,437.86	38% 75%
EE ADMINISTRATIVE EXPENSES	\$ 184,300.00			\$ -	\$ 184,300.00	\$ 116,969.40	63% 75%
FF PROGRAMMATIC FACILITY OPERATONAL SUPPLIES				\$ -	\$ -		#DIV/0! 75%
GG ENERGY COSTS AND SPACE RENTAL	\$ 450,936.69			\$ -	\$ 450,936.69	\$ 479,247.54	106% 75%
HH CONSULTANT SVCS (TO DEPTS)	\$ 2,415,386.00			\$ -	\$ 2,415,386.00	\$ 585,221.39	24% 75%
JJ OPERATIONAL SERVICES	\$ 1,372,694.00			\$ -	\$ 1,372,694.00	\$ 780,549.93	57% 75%
KK EQUIPMENT PURCHASES				\$ -	\$ -	\$ 7,587.06	#DIV/0! 75%
LL EQUIPMENT LEASE-MAINTAIN/REPAR				\$ -	\$ -	\$ 2,217.36	#DIV/0! 75%
NN INFRASTRUCTURE:				\$ -	\$ -	\$ 6,097.76	#DIV/0! 75%
OO ALL SPENDING CATEGORIES				\$ -	\$ -		#DIV/0! 75%
OO--ISA AGO	\$ 500,000.00		\$ 75,000.00	\$ -	\$ 575,000.00	\$ 375,917.16	65% 75%
TT LOANS AND SPECIAL PAYMENTS				\$ -	\$ -		#DIV/0! 75%
UU IT Non-Payroll Expenses	\$ 1,095,265.46			\$ -	\$ 1,095,265.46	\$ 760,039.46	69% 75%
EE --Indirect Costs	\$ 1,001,721.91			\$ -	\$ 1,001,721.91	\$ 513,336.67	51% 75%
Grand Total	\$ 13,897,686.40		\$ -	\$ -	\$ 13,897,686.40	\$ 6,068,809.21	44% 75%

Revenue Projections						
Revenues	Initial Projection	FY25 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total
BALANCE FORWARD PRIOR YEAR	\$ -	\$ 1,375,147.45		\$ -	\$ 1,375,147.45	\$ 1,375,147.45
SUITABILITY COSTS BALANCE FORWARD	\$ -	\$ 683,269.98		\$ -	\$ 683,269.98	\$ 683,269.98
CATERGORY 1	\$ -		\$ -	\$ -	\$ -	
CATERGORY 2	\$ -		\$ -	\$ -	\$ -	
CATEROGRY 3 (TETHERED)	\$ -		\$ -	\$ -	\$ -	\$ 50,000.00
CATERGORY 3 (UNTETHERED)	\$ -		\$ -	\$ -	\$ -	
SW GAMING CONTROL FUND BALANCE 0500	\$ -		\$ -	\$ -	\$ -	
REGISTRANT LICENSING FEES 3000	\$ 300,000.00		\$ -	\$ -	\$ 300,000.00	\$ 95,000.00
VENDOR SW FEES 3000	\$ 100,000.00		\$ -	\$ -	\$ 100,000.00	\$ 50,000.00
FANTASY FEES 3000			\$ -	\$ -	\$ -	
ASSESSMENT 0500	\$ 12,867,686.40		\$ (1,375,147.45)	\$ -	\$ 11,492,538.95	\$ 8,106,420.11
FINES & PENALTIES 2700			\$ -	\$ -	\$ -	
MISC 0500	\$ 25,000.00		\$ -	\$ -	\$ 25,000.00	
IEB BACKGROUND/INVESTIGATIVE/SUITABILITY FEES 3000	\$ 600,000.00		\$ -	\$ -	\$ 600,000.00	\$ 28,745.10
BANK INTEREST SW	\$ 5,000.00		\$ -	\$ -	\$ 5,000.00	\$ 3,973.67
Grand Total	\$13,897,686.40	\$2,058,417.43	(\$1,375,147.45)	\$0.00	\$14,580,956.38	\$10,392,556.31



TO: Chair Jordan Maynard
Commissioner Eileen O'Brien
Commissioner Brad Hill
Commissioner Nakisha Skinner
Commissioner Paul Brodeur

FROM: Andrew Steffen – Compliance Operations Manager, Sports Wagering

MEMO: 4/29/2026
MEETING: 5/7/2026

RE: MGM Springfield Request to Payout Lost Wagers

EXECUTIVE SUMMARY:

MGM Springfield, a Category 1 Sports Wagering Operator, has submitted a request seeking Commission approval to satisfy six claims for lost sports wagering tickets pursuant to 205 CMR 238.47(1)(b). The request pertains to patrons who allege the loss of a valid wagering ticket prior to redemption. MGM Springfield has conducted internal reviews of the six claims and has provided supporting documentation indicating that the tickets were valid, unpaid, and otherwise eligible for redemption.

REGULATION BACKGROUND:

Pursuant to 205 CMR 238.47, Sports Wagering Operators are prohibited from paying a sports wagering ticket unless the ticket is physically presented for redemption. However, 205 CMR 238.47(1)(b) provides a limited exception, allowing payment of a lost, stolen, or destroyed ticket when the Commission determines that payment is appropriate based on documentation and information submitted by the Operator.

Specifically, 205 CMR 238.47(1)(b) permits payment where the Operator demonstrates, to the Commission's satisfaction, that the claim is valid and that payment would not result in fraud, duplication, or other integrity concerns.

“(1) Validation Process. The Sports Wagering Operator shall define and implement procedures to ensure the validity of winning Sports Wagering tickets and vouchers, and process payouts thereof.”



Sports Wagering Division

(b) The Sports Wagering Operator shall not satisfy claims on lost, mutilated, or altered Sports Wagering tickets without authorization of the Commission.”

DISCUSSION:

MGM Springfield has submitted a request via email seeking Commission authorization to pay five patrons who reported a combined six lost sports wagering tickets. MGM Springfield has represented that the patrons reported the lost ticket and provided sufficient information to allow MGM to identify the wagers through its surveillance and other internal systems.

Ticket #1

- From MGM Springfield via email on 4/21/26
- Wager amount: Voucher
- Total to Collect: \$1,564.30

Ticket #2

- From MGM Springfield via email on 4/21/26
- Wager amount: \$200.00
- Total to Collect: \$745.45

Ticket #3

- From MGM Springfield via email on 4/21/26
- Wager amount: \$1,000.00
- Total to Collect: \$3,200.00

Ticket #4

- From MGM Springfield via email on 4/21/26
- Wager amount: \$220
- Total to Collect: \$420.00

Ticket #5¹

- From MGM Springfield via email on 4/21/26
- Wager amount: \$10.00
- Total to Collect: \$29.50

Ticket #6

- From MGM Springfield via email on 4/21/26
- Wager amount: \$5.00

¹ Tickets #5 and #6 were lost by the same patron. The total to collect for this patron on these tickets is \$44.25.



- Total to Collect: \$14.75

For each request, MGM Springfield conducted an internal investigation, which included verification that:

- The ticket was validly issued by MGM Springfield;
- The wager resulted in a winning outcome;
- The ticket had not been previously redeemed;
- No conflicting claims or indicators of fraud were identified; and
- The requested payment amount aligns with the recorded wagering data.

MGM Springfield supplied documentation supporting each claim, including wager details, ticket identifiers, timestamps, and internal system records. The Sports Wagering Division (“SWD”) reviewed the materials submitted and found them to be consistent with the requirements of 205 CMR 238.47(1)(b).

Based on SWD review, there are no indications that approval of these requests would compromise wagering integrity or result in duplicate payment. The claims appear to meet the regulatory standard for lost ticket payment under the applicable regulation.

CONCLUDING STATEMENT:

The SWD recommends the Commission approve MGM Springfield’s request to pay the five patrons for their lost sports wagering tickets pursuant to 205 CMR 238.47(1)(b). Approval of these requests reflects the Commission’s application of the regulation to fact-specific lost ticket claims supported by sufficient documentation and staff review, where no indicators of fraud, duplication, or other wagering integrity concerns have been identified.



TO: Chair Jordan Maynard
Commissioner Eileen O'Brien
Commissioner Brad Hill
Commissioner Nakisha Skinner
Commissioner Paul Brodeur

FROM: Brittany Costello, Compliance Officer II, Sports Wagering

MEMO: 4/23/2026

MEETING: 5/7/2026

RE: Update to BetMGM and MGM Springfield House Rules

REGULATION BACKGROUND:

Pursuant to [205 CMR 247.02\(4\)](#), a Sports Wagering Operator shall not change or modify the House Rules without prior written approval of the Commission.

EXECUTIVE SUMMARY:

BetMGM has requested changes to their Massachusetts online and retail sportsbooks house rules. A full detailed summary of changes can be found in the attached redline exhibit.

The summary of changes which impact both the retail and online sportsbook rules is as follows:

1. **Management Rules:** updates email address for customer complaints.
2. **General Sportsbook Rules:** Adds a provision addressing outright markets on competitions involving prohibited athletes.
3. **Baseball:** Clarifies “Home/Away” designations for collegiate baseball games played at a neutral venue. Clarifies the settlement of wagers when a “Mercy Rule” is applied.
4. **Bull Riding:** Corrects a typographical error: “with” to “within.”
5. **Tennis:** Corrects a typographical error: “players(s)” to “player(s).”



The changes summarized below impact only BetMGM’s online sportsbook, as such markets are not offered at the retail book:

6. **Tennis:** Adds language regarding settlement of Same Game Parlay (SGP) and Same Game Parlay Plus (SGP+) wagers involving Tennis legs.
7. **Darts:** Adds language regarding settlement of Same Game Parlay (SGP) and Same Game Parlay Plus (SGP+) wagers involving Darts legs.
8. **Table Tennis:** Adds language regarding settlement of Same Game Parlay (SGP) and Same Game Parlay Plus (SGP+) wagers involving Table Tennis legs.
9. **Mixed Martial Arts:** Adds language regarding settlement of Same Game Parlay (SGP) and Same Game Parlay Plus (SGP+) wagers involving MMA legs.
10. **Basketball:** Removes distinction between Same-Game-Parlay (SGP) wagers and other wager types for settlement or cancellation in cases of match cancellation, postponement, or venue changes.
11. **Soccer:** Removes distinction between SGP wagers and other wager types in the case of a postponed match.

CONCLUDING STATEMENT:

These updates aim to standardize grading, reduce ambiguity, and align with industry best practices to help minimize disputes.

The Sports Wagering Division confirms all requirements have been met under 205 CMR 247.02 and recommends approving these changes.

**MGM Springfield
Sports Book House Rules**

MANAGEMENT RULES

1. Patrons wishing to register a complaint can use the following methods to contact MGMS or BetMGM: (a) any sports book ticket writer or supervisor; (b) sending a complaint to BetMGM's central complaint email: formalcomplaints.MA@BetMGM.com ; or (c) using MGMS "contact us" link on its website. MGMS will respond to such complaints in writing within ten (10) business days. If the relief requested in the complaint will not be granted, MGMS's response to the complaint will state the reasons with specificity. If the response to a complaint is that more information is needed, MGMS will state the form and nature of the necessary information. When additional information is received, MGMS will provide further response within seven (7) business days. In its response, MGMS will advise the patron of the patron's right to submit the complaint to the Commission in the form and manner prescribed by the Commission. If MGMS is unable to satisfactorily resolve a dispute with a bettor within ten [10] days of notice of the dispute, MGMS will notify the Commission of the dispute.

GENERAL SPORTS BOOK RULES

1. If a player or team, who was not offered as a selection due to state law or regulation that prohibits wagering on that participant wins an outright market that has a single official winner, then all bets on that specific market will be cancelled. This includes any athlete competing individually or on any team in an event authorized in the Commission's catalog if the individual or team is known to represent Russia or Belarus. This rule does not apply to situations covered under Rule 14 above.

BASEBALL RULES

Baseball Mercy Rule

For games that end by the relevant league's mercy rule, the standard minimum length of play rule does not apply.

Moneyline, Run Line, and Winning Margin wagers are settled according to the results at the time the mercy rule is applied.

Totals markets and all other prop markets will be cancelled, except for those that have been unconditionally determined.

College Baseball Neutral Venue Rule

For College Baseball, neutral venue games are settled based on the official game result, regardless of the home/away designation displayed for each team on the site. The team order

**MGM Springfield
Sports Book House Rules**

on the site (e.g., home/away or top/bottom listing) is for display purposes only and does not determine the home team status.

BULL RIDING RULES

Date/Site Changes

Event must take place within 7 days of the advertised date in the listed city for bets to stand. Should the venue change, but remain in the same city, then all bets stand.

TENNIS RULES

Pre-Match Tennis Rules

Tennis wagers are accepted in the following manner:

1. Match – A wager on one or more specified player(s) versus one or more other specified player(s) in a designated match.

BetMGM Massachusetts House Rules

General Sports Book Rules

1. If a player or team, who was not offered as a selection due to state law or regulation that prohibits wagering on that participant wins an outright market that has a single official winner, then all bets on that specific market will be cancelled. This includes any athlete competing individually or on any team in an event authorized in the Commission's catalog if the individual or team is known to represent Russia or Belarus. This rule does not apply to situations covered under Rule 11 above.

Baseball Rules

College Baseball Neutral Venue Rule

For College Baseball, neutral venue games are settled based on the official game result, regardless of the home/away designation displayed for each team on the site. The team order on the site (e.g., home/away or top/bottom listing) is for display purposes only and does not determine the home team status.

Baseball Mercy Rule

For games that end by the relevant league's mercy rule, the standard minimum length of play rule does not apply.

Moneyline, Run Line, and Winning Margin wagers are settled according to the results at the time the mercy rule is applied.

Totals markets and all other prop markets will be cancelled, except for those that have been unconditionally determined.

Basketball Rules

Bull Riding Rules

Date/Site Changes

Event must take place within 7 days of the advertised date in the listed city for bets to stand. Should the venue change, but remain in the same city, then all bets stand.

Darts Rules

Darts Same Game Parlay Rules

Bet Settlement (For Same Game Parlay):

All Darts Same Game Parlay selections must win (no ties, draws or pushes) for a bet to be deemed a winner. If one or more selections in any bet are resulted as cancelled for any reason (such as a selected player not participating in the match), the entire bet will be resulted as cancelled.

Same Game Parlay Plus:

The general SGP and SGP+ settlement rules outlined above apply to all SGP wagers on Darts events within the SGP+ wager. Wagers within the SGP+ on other sports follow that sport's house rules.

If any selection (either SGP or Single wager) within an SGP+ is settled as a loss, then the entire SGP+ is settled as a loss.

If any leg in a SGP is void or cancelled, then the entire SGP is void. If all other SGP or Single wagers within a SGP+ are winners, the SGP+ will be paid out at a re-calculated price using the remaining legs. For example, if an SGP+ consists of two SGPs and one single wager, and one of the SGPS contains a cancelled leg, that specific SGP will void and the SGP+ will be settled based off the remaining SGP and single wager.

Mixed Martial Arts Rules

Mixed Martial Arts Same Game Parlay Rules

Bet Settlement (For Same Game Parlay):

All Mixed Martial Arts Same Game Parlay selections must win (no ties, draws or pushes) for a bet to be deemed a winner. If one or more selections in any bet are resulted as cancelled for any reason (such as a selected player not participating in the match), the entire bet will be resulted as cancelled.

Same Game Parlay Plus:

The general SGP and SGP+ settlement rules outlined above apply to all SGP wagers on Mixed Martial Arts events within the SGP+ wager. Wagers within the SGP+ on other sports follow that sport's house rules.

If any selection (either SGP or Single wager) within an SGP+ is settled as a loss, then the entire SGP+ is settled as a loss.

If any leg in a SGP is void or cancelled, then the entire SGP is void. If all other SGP or Single wagers within a SGP+ are winners, the SGP+ will be paid out at a re-calculated price using the remaining legs. For example, if an SGP+ consists of two SGPs and one single wager, and one of the SGPS contains a cancelled leg, that specific SGP will void and the SGP+ will be settled based off the remaining SGP and single wager.

Soccer Rules

Table Tennis Rules

Table Tennis Same Game Parlay Rules

Bet Settlement (For Same Game Parlay):

All Table Tennis Same Game Parlay selections must win (no ties, draws or pushes) for a bet to be deemed a winner. If one or more selections in any bet are resulted as cancelled for any reason (such as a selected player not participating in the match), the entire bet will be resulted as cancelled.

Same Game Parlay Plus:

The general SGP and SGP+ settlement rules outlined above apply to all SGP wagers on Table Tennis events within the SGP+ wager. Wagers within the SGP+ on other sports follow that sport's house rules.

If any selection (either SGP or Single wager) within an SGP+ is settled as a loss, then the entire SGP+ is settled as a loss.

If any leg in a SGP is void or cancelled, then the entire SGP is void. If all other SGP or Single wagers within a SGP+ are winners, the SGP+ will be paid out at a re-calculated price using the remaining legs. For example, if an SGP+ consists of two SGPs and one single wager, and one of the SGPs contains a cancelled leg, that specific SGP will void and the SGP+ will be settled based off the remaining SGP and single wager.

Tennis Rules

Match betting

Wager on one or more specified player(s) versus one or more other specified player(s) in a designated match. For match betting purposes, regardless of the point in the match, bets on the retiring player or pair will be cancelled, while bets on the player or pairing progressing to the next round (or winning the tournament in the case of a final) will be deemed the winner.

Tennis Same Game Parlay Rules

Bet Settlement (For Same Game Parlay):

All Tennis Same Game Parlay selections must win (no ties, draws or pushes) for a bet to be deemed a winner. If one or more selections in any bet are resulted as cancelled for any reason (such as a selected player not participating in the match), the entire bet will be resulted as cancelled.

Same Game Parlay Plus:

The general SGP and SGP+ settlement rules outlined above apply to all SGP wagers on Tennis events within the SGP+ wager. Wagers within the SGP+ on other sports follow that sport's house rules.

If any selection (either SGP or Single wager) within an SGP+ is settled as a loss, then the entire SGP+ is settled as a loss.

If any leg in a SGP is void or cancelled, then the entire SGP is void. If all other SGP or Single wagers within a SGP+ are winners, the SGP+ will be paid out at a re-calculated price using the remaining legs. For example, if an SGP+ consists of two SGPs and one single wager, and one of the SGPs contains a cancelled leg, that specific SGP will void and the SGP+ will be settled based off the remaining SGP and single wager.



TO: Chair Jordan Maynard
Commissioner Eileen O'Brien
Commissioner Bradford Hill
Commissioner Nakisha Skinner
Commissioner Paul Brodeur

FROM: Tom Lam – Compliance and Operations Manager, Sports Wagering Division

MEMO: 4/29/2026

MEETING: 5/7/2026

RE: Update to FanDuel Sportsbook House Rules

REGULATION BACKGROUND:

Pursuant to [205 CMR 247.02\(4\)](#), a Sports Wagering Operator shall not change or modify the House Rules without prior written approval of the Commission.

EXECUTIVE SUMMARY:

FanDuel Sportsbook has requested changes to their Massachusetts online house rules. A full detailed summary of the latest updates and additions can be found in the attached redlined exhibit.

The summary of changes is as follows:

1. **General Terms and Conditions:** Removed debit cards with a MasterCard/VISA logo.

CONCLUDING STATEMENT:

The Sports Wagering Division confirms all requirements have been met under 205 CMR 247.02 and recommends approving these changes.



Sports Wagering Division

Exhibit

Updated Changes:

~~DEBIT CARDS: Debit cards can be used to make deposits. DEBIT CARDS: Debit cards with a MasterCard/VISA logo can be used to make deposits.~~



TO: Chair Jordan Maynard
Commissioner Eileen O'Brien
Commissioner Brad Hill
Commissioner Nakisha Skinner
Commissioner Paul Brodeur

FROM: Tom Lam – Compliance and Operations Manager, Sports Wagering Division

MEMO: 4/27/2026

MEETING: 5/7/2026

RE: Request for Temporary Waiver from Amended 205 CMR 247.07 and 205 CMR 248.10 – Related to Debit Access Instruments

EXECUTIVE SUMMARY:

The following Category 3 Sports Wagering Operators, BetMGM, Caesars, DraftKings, Fanatics and FanDuel, have submitted requests seeking Commission approval for temporary waivers from the Commission's recent amendments to 205 CMR 247.07 and 205 CMR 248.10 related to debit access instruments.

As of April 24, 2026, each operator has prohibited the acceptance of debit access instruments that can be purchased or loaded with credit cards, including Visa and Mastercard gift cards, as deposit methods.

The temporary waivers request would permit each operator the additional time needed to implement the necessary technological changes to ensure that deposits made using prohibited funding methods in other jurisdictions are properly segregated from Massachusetts accounts consistent with prior guidance and established practices of the Commission.

REGULATION BACKGROUND:

Pursuant to 205 CMR 247.07(5)(d) and 205 CMR 248.10(2)(d), sports wagering may be funded by “[d]ebit instruments, including debit cards and prepaid access instruments, *excluding those that can be purchased or loaded with a credit card* [emphasis added].”



DISCUSSION:

On April 9, 2026, the Commission approved amendments to 205 CMR 247.07 and 205 CMR 248.10 to close a loophole involving the indirect use of credit cards for sports wagering. The amendments clarified that debit access instruments that can be purchased or loaded with a credit card, such as Visa and MasterCard gift cards, are not permissible.

These changes took effect on April 24, 2026. All operators have since removed funding methods involving prepaid access instruments that can be purchased or loaded with credit cards, including Visa and MasterCard gift cards.

Consistent with prior Commission practice, deposits made using these prohibited methods in other jurisdictions must be segregated from Massachusetts wallets. However, operators have indicated that implementing this segregation requires significant technical and product development, necessitating additional time to comply with the amended regulations.

Accordingly, operators have requested temporary waivers, ranging from one (1) to six (6) months, to complete system updates needed to meet the segregation requirement:

BetMGM

Timeframe Waiver is Requested Through: 4/24/2026 - 9/18/2026

Caesar's

Timeframe Waiver is Requested Through: 4/24/2026 - 5/31/2026

DraftKings

Timeframe Waiver is Requested Through: 4/24/2026 - 6/30/2026

Fanatics

Timeframe Waiver is Requested Through: 4/24/2026 – 10/24/2026

FanDuel

Timeframe Waiver is Requested Through: 4/24/2026 – 8/24/2026

CONCLUDING STATEMENT:

The SWD recommends the Commission approve the temporary waiver requests submitted by BetMGM, Caesars, DraftKings, Fanatics and FanDuel from the provisions of 205 CMR 247.07 and 205 CMR 248.10 through their respective timeframe requested.



MASSACHUSETTS GAMING COMMISSION WAIVER/VARIANCE REQUEST FORM

In accordance with 205 CMR 202.03; 205 CMR 102.03(4)

Please fill out and address all areas of the form with blue section headers. If a specific line does not apply to the request, please place 'NA' in the response field. Each section will extend to accommodate large answers.

CONTACT INFORMATION

DATE: 4/27/2026

NAME OF LICENSEE / OPERATOR (REQUESTING ENTITY): BetMGM

NAME OF INDIVIDUAL COMPILING REQUEST: Sarah Brennan

TITLE OF INDIVIDUAL COMPILING REQUEST: VP, Compliance

CONTACT EMAIL ADDRESS: sarah.brennan@betmgm.com

CONTACT PHONE NUMBER: (908) 331-1941

EMAIL/PHONE NUMBER FOR PROVIDING DECISION (IF DIFFERENT FROM CONTACT):

Robyn Bowers robyn.bowers@betmgm.com, Cindy Bliss cindy.bliss@betmgm.com

REGULATION INFORMATION

SPECIFIC REGULATION (#) FOR WHICH WAIVER IS REQUESTED: 205 CMR 248.00: SPORTS WAGERING ACCOUNT MANAGEMENT

REGULATION SECTION TITLE: 248.10: Account Deposits

REGULATION LANGUAGE/TEXT:

(d) Debit instruments, including debit cards and prepaid access instruments, excluding those that can be purchased or loaded with a credit card;

REASON FOR REQUEST OF WAIVER

DATE(S)/ TIMEFRAME WAIVER IS REQUESTED THROUGH: September 18, 2026

Per 205 CMR 102.03(4)(b)

PLEASE EXPLAIN THE BASIS FOR THE PROPOSED WAIVER/VARIANCE SOUGHT:

The segregation of funding from Massachusetts wallets requires significant technical and product development that will require additional time for deployment.

Per 205 CMR 102.03 (4)(a)(4)

PLEASE INDICATE THE SUBSTANTIAL HARDSHIP/IMPACT YOUR ENTITY WOULD INCUR IF WAIVER/VARIANCE IS NOT APPROVED BY COMMISSION:

BetMGM is fully compliant with the prohibition on Visa and Mastercard gift cards in Massachusetts as of 4/24/2026 as required; however, BetMGM requires additional time to come into compliance with MGC staff's



guidance requiring the segregation of deposits made using prohibited prepaid methods from Massachusetts accounts in other jurisdictions.

ADDITIONAL JUSTIFICATION/EXPLANATION FOR REQUEST:

BetMGM technical and products teams require additional time to implement this requirement on BetMGM's Massachusetts platform.

DETERMINATION

Pursuant to 205 CMR 102.03(4)(a), and 205 CMR 202.03(2), the Commission may waive or grant a variance if the Commission finds that:

1. Granting the waiver or variance is consistent with the purposes of M.G.L. c. 23K and c. 23N;
2. Granting the waiver or variance will not interfere with the ability of the commission or the bureau to fulfill its duties;
3. Granting the waiver or variance will not adversely affect the public interest; and
4. Not granting the waiver or variance would cause a substantial hardship to the person requesting the waiver or variance.

Pursuant to 205 CMR 102.03 (4)(c), any waiver request not acted on by the Commission within 60 days of filing shall be deemed denied.





MASSACHUSETTS GAMING COMMISSION WAIVER/VARIANCE REQUEST FORM

In accordance with 205 CMR 202.03; 205 CMR 102.03(4)

Please fill out and address all areas of the form with blue section headers. If a specific line does not apply to the request, please place 'NA' in the response field. Each section will extend to accommodate large answers.

CONTACT INFORMATION

DATE: 4/30/2026

NAME OF LICENSEE / OPERATOR (REQUESTING ENTITY): Caesars

NAME OF INDIVIDUAL COMPILING REQUEST: Curtis Lane Jr

TITLE OF INDIVIDUAL COMPILING REQUEST: Digital Compliance Manager

CONTACT EMAIL ADDRESS: curtis.lane@caesars.com

CONTACT PHONE NUMBER: 6093352737

EMAIL/PHONE NUMBER FOR PROVIDING DECISION (IF DIFFERENT FROM CONTACT):

REGULATION INFORMATION

SPECIFIC REGULATION (#) FOR WHICH WAIVER IS REQUESTED: CMR 248.10 (2)(d)

REGULATION SECTION TITLE: §248.10 Account Deposits

REGULATION LANGUAGE/TEXT:

(1) A Sports Wagering Account may be funded using approved methods which shall produce a sufficient audit trail for verification of the source of the wagers.

(2) Approved methods for funding Sports Wagering Accounts include:

....

(d) Debit instruments, including debit cards and prepaid access instruments;



REASON FOR REQUEST OF WAIVER

DATE(S)/ TIMEFRAME WAIVER IS REQUESTED THROUGH: 5/31/26

Per 205 CMR 102.03(4)(b)

PLEASE EXPLAIN THE BASIS FOR THE PROPOSED WAIVER/VARIANCE SOUGHT:

Deposits using gift cards are currently blocked at the MA state level. Gift card deposits blocked at state level would have to be moved in its own wallet in a restricted funds bucket ("wallet level") so gift cards deposited from another state can't be used in Massachusetts.

Caesars wallet bucket configuration is set up to only restrict either credit cards OR restrict gift cards.

Additional time is needed to ensure both can be wallet level restricted at the same time. A critical component change is needed to accommodate the gift card restriction expansion at the wallet level.

Per 205 CMR 102.03 (4)(a)(4)

PLEASE INDICATE THE SUBSTANTIAL HARDSHIP/IMPACT YOUR ENTITY WOULD INCUR IF WAIVER/VARIANCE IS NOT APPROVED BY COMMISSION:

This waiver request is seeking additional time to implement the requested regulator change.

ADDITIONAL JUSTIFICATION/EXPLANATION FOR REQUEST:

DETERMINATION

Pursuant to 205 CMR 102.03(4)(a), and 205 CMR 202.03(2), the Commission may waive or grant a variance if the Commission finds that:

1. Granting the waiver or variance is consistent with the purposes of M.G.L. c. 23K and c. 23N;
2. Granting the waiver or variance will not interfere with the ability of the commission or the bureau to fulfill its duties;
3. Granting the waiver or variance will not adversely affect the public interest; and
4. Not granting the waiver or variance would cause a substantial hardship to the person requesting the waiver or variance.

Pursuant to 205 CMR 102.03 (4)(c), any waiver request not acted on by the Commission within 60 days of filing shall be deemed denied.







MASSACHUSETTS GAMING COMMISSION WAIVER/VARIANCE REQUEST FORM

In accordance with 205 CMR 202.03; 205 CMR 102.03(4)

Please fill out and address all areas of the form with blue section headers. If a specific line does not apply to the request, please place 'NA' in the response field. Each section will extend to accommodate large answers.

CONTACT INFORMATION

DATE: 4/23/2026

NAME OF LICENSEE / OPERATOR (REQUESTING ENTITY): Crown Gaming MA

NAME OF INDIVIDUAL COMPILING REQUEST: Alyssa Tascione

TITLE OF INDIVIDUAL COMPILING REQUEST: Financial Crimes Compliance Senior Manager,
Global Compliance & Risk

CONTACT EMAIL ADDRESS: a.tascione@draftkings.com

CONTACT PHONE NUMBER: 610-551-3312

EMAIL/PHONE NUMBER FOR PROVIDING DECISION (IF DIFFERENT FROM CONTACT):
rgc@draftkings.com

REGULATION INFORMATION

SPECIFIC REGULATION (#) FOR WHICH WAIVER IS REQUESTED:

205 CMR 248.10(2)(d)

REGULATION SECTION TITLE:

Account Deposits

REGULATION LANGUAGE/TEXT:

205 CMR 248.10(2)(d)

Account Deposits

(2) Approved methods for funding Sports Wagering Accounts include:

(d) Debit instruments, including debit cards and prepaid access instruments, excluding those that can be purchased or loaded with a credit card;

REASON FOR REQUEST OF WAIVER



DATE(S)/ TIMEFRAME WAIVER IS REQUESTED THROUGH: 06/30/2026

PLEASE EXPLAIN THE BASIS FOR THE PROPOSED WAIVER/VARIANCE SOUGHT:

The regulatory change confirmed on April 9, 2026 will take effect on April 24, 2026. DraftKings is able to update our controls to prohibit new deposits in Massachusetts using these payment methods by April 24, 2026. However, given the accelerated implementation timeline, we are requesting additional time to complete the segregation of out-of-state deposits made using these methods due to the added complexity.

PLEASE INDICATE THE SUBSTANTIAL HARDSHIP/IMPACT YOUR ENTITY WOULD INCUR IF WAIVER/VARIANCE IS NOT APPROVED BY COMMISSION:

Absent approval of this waiver, DraftKings would face significant operational and compliance challenges. Segregating non-reloadable prepaid card funds originating from other jurisdictions requires the development and implementation of new logic within our data environment, including coordination with third-party payment processors and integration of additional payment data into our wallet systems. This work is complex and cannot be completed immediately. Until these enhancements are finalized, there is a risk that patrons could access and use such funds while located in Massachusetts, creating the potential for inadvertent non-compliance despite DraftKings' good-faith efforts to align with updated regulatory requirements.

To fully eliminate this risk by April 24, 2026, DraftKings would be required to disable non-reloadable prepaid card deposits across all jurisdictions where this payment method is currently offered. This approach would have a materially adverse impact on DraftKings' out-of-state operations and would be disproportionate to the compliance benefit of restricting these funds in Massachusetts during the interim period while the necessary system changes are being completed.

ADDITIONAL JUSTIFICATION/EXPLANATION FOR REQUEST:

DETERMINATION

Pursuant to 205 CMR 102.03(4)(a), and 205 CMR 202.03(2), the Commission may waive or grant a variance if the Commission finds that:

1. Granting the waiver or variance is consistent with the purposes of M.G.L. c. 23K and c. 23N;
2. Granting the waiver or variance will not interfere with the ability of the commission or the bureau to fulfill its duties;
3. Granting the waiver or variance will not adversely affect the public interest; and
4. Not granting the waiver or variance would cause a substantial hardship to the person requesting the waiver or variance.

Pursuant to 205 CMR 102.03 (4)(c), any waiver request not acted on by the Commission within 60 days of filing shall be deemed denied.





MASSACHUSETTS GAMING COMMISSION WAIVER/VARIANCE REQUEST FORM

In accordance with 205 CMR 202.03; 205 CMR 102.03(4)

Please fill out and address all areas of the form with blue section headers. If a specific line does not apply to the request, please place 'NA' in the response field. Each section will extend to accommodate large answers.

CONTACT INFORMATION

DATE: 4/27/2026

NAME OF LICENSEE / OPERATOR (REQUESTING ENTITY): FBG Enterprises Opco, LLC

NAME OF INDIVIDUAL COMPILING REQUEST: Megan Otieno

TITLE OF INDIVIDUAL COMPILING REQUEST: State Compliance Manager

CONTACT EMAIL ADDRESS: megan.otieno@betfanatics.com

CONTACT PHONE NUMBER: 617-461-7779

EMAIL/PHONE NUMBER FOR PROVIDING DECISION (IF DIFFERENT FROM CONTACT):

REGULATION INFORMATION

SPECIFIC REGULATION (#) FOR WHICH WAIVER IS REQUESTED: 205 CMR 247.07(5)(e)/205 CMR 248.10(2)(d)

REGULATION SECTION TITLE: Acceptance of Sports Wagers/Account Deposits

REGULATION LANGUAGE/TEXT:

205 CMR 247.07(5)(e): Debit instruments, including debit cards and prepaid access instruments, excluding those that can be purchased or loaded with a credit card;

205 CMR 248.10(2)(d) Debit instruments, including debit cards and prepaid access instruments, excluding those that can be purchased or loaded with a credit card;

REASON FOR REQUEST OF WAIVER

DATE(S)/ TIMEFRAME WAIVER IS REQUESTED THROUGH:

FBG respectfully requests a waiver for a period of six (6) months from the date of approval.



Per 205 CMR 102.03(4)(b)

PLEASE EXPLAIN THE BASIS FOR THE PROPOSED WAIVER/VARIANCE SOUGHT:

FBG requires additional time to implement technical controls that restrict the use of prepaid funds deposited out-of-state from being utilized by patrons physically located within Massachusetts. This work is part of a platform-wide wallet logic update currently in development.

Per 205 CMR 102.03 (4)(a)(4)

PLEASE INDICATE THE SUBSTANTIAL HARDSHIP/IMPACT YOUR ENTITY WOULD INCUR IF WAIVER/VARIANCE IS NOT APPROVED BY COMMISSION:

Absent the requested waiver, FBG would be required to disable prepaid funding methods across all jurisdictions in which it operates, regardless of whether such payment methods are permitted in those jurisdictions.

ADDITIONAL JUSTIFICATION/EXPLANATION FOR REQUEST:

FBG is currently undergoing a platform-wide wallet logic update, and the required prepaid funding restrictions will be incorporated as part of that work. Given the scope of this platform-level update, significant development and testing are required prior to release, which is why FBG seeks a six-month waiver period.

During the requested waiver period, FBG will continue to prohibit deposits via this payment source within Massachusetts.

DETERMINATION

Pursuant to 205 CMR 102.03(4)(a), and 205 CMR 202.03(2), the Commission may waive or grant a variance if the Commission finds that:

1. Granting the waiver or variance is consistent with the purposes of M.G.L. c. 23K and c. 23N;
2. Granting the waiver or variance will not interfere with the ability of the commission or the bureau to fulfill its duties;
3. Granting the waiver or variance will not adversely affect the public interest; and
4. Not granting the waiver or variance would cause a substantial hardship to the person requesting the waiver or variance.

Pursuant to 205 CMR 102.03 (4)(c), any waiver request not acted on by the Commission within 60 days of filing shall be deemed denied.





MASSACHUSETTS GAMING COMMISSION WAIVER/VARIANCE REQUEST FORM

In accordance with 205 CMR 202.03; 205 CMR 102.03(4)

Please fill out and address all areas of the form with blue section headers. If a specific line does not apply to the request, please place 'NA' in the response field. Each section will extend to accommodate large answers.

CONTACT INFORMATION

DATE: 4/22/2026

NAME OF LICENSEE / OPERATOR (REQUESTING ENTITY): Betfair Interactive US, LLC d/b/a FanDuel

NAME OF INDIVIDUAL COMPILING REQUEST: Cory Fox

TITLE OF INDIVIDUAL COMPILING REQUEST: SVP, Public Policy and Sustainability

CONTACT EMAIL ADDRESS: Cory.Fox@fanduel.com

CONTACT PHONE NUMBER: 650-346-6624

EMAIL/PHONE NUMBER FOR PROVIDING DECISION (IF DIFFERENT FROM CONTACT): NA

REGULATION INFORMATION

SPECIFIC REGULATION (#) FOR WHICH WAIVER IS REQUESTED: 205 CMR 248.10(2)(d)

REGULATION SECTION TITLE: Account Deposits

REGULATION LANGUAGE/TEXT:

248.10

(2) Approved methods for funding Sports Wagering Accounts include:

(d) Debit instruments, including debit cards and prepaid access instruments, excluding those that can be purchased or loaded with a credit card;

REASON FOR REQUEST OF WAIVER

DATE(S)/ TIMEFRAME WAIVER IS REQUESTED THROUGH:

FanDuel is seeking a temporary waiver from the requirement in 205 CMR 248.10(2)(d) for operators to exclude debit instruments that can be purchased or loaded with a credit card. FanDuel is requesting this temporary waiver for a period of four months. This provides the necessary time to modify our technical systems to ensure compliance with the requirement that funds deposited in another jurisdiction via debit instruments that can be purchased or loaded with a credit card be segregated from playable funds in Massachusetts.



Per 205 CMR 102.03(4)(b)

PLEASE EXPLAIN THE BASIS FOR THE PROPOSED WAIVER/VARIANCE SOUGHT:

FanDuel is committed to ensuring customers in Massachusetts are prohibited from using credit card funds to wager in the Commonwealth. We understand and appreciate the Commission's consistent messaging on this matter and have maintained the appropriate controls to ensure credit card funds from other jurisdictions are held separately from customers while physically in Massachusetts. The recently approved amendments to 205 CMR 248.10(2)(d) expand further by clarifying that debit instruments which can be purchased or loaded with a credit card are also prohibited. FanDuel has committed to responsible depositing behavior across all jurisdictions with our recent announcement to prohibit credit card deposits on our sports wagering and iGaming accounts throughout the United States.

However, the requirement to isolate funds deposited in other jurisdictions via debit instruments that may be purchased or loaded with a credit card would require additional time for FanDuel to be able to meet. We respectfully request this temporary waiver for four months from the effective date of April 24, 2026. By granting this temporary waiver request, the Commission would strike an appropriate balance between advancing responsible depositing behavior for licensed and regulated Sports Wagering operators and continuing operations in the best interests of Massachusetts customers. With a temporary and limited waiver in place, FanDuel will be able to satisfactorily design, test, and implement technical solutions, controls, and processes to effectively comply with the requirements. We are confident that our operations will continue to effectively protect our valued customers in Massachusetts and are committed to complying with the Commission's updated regulatory requirements.

Per 205 CMR 102.03 (4)(a)(4)

PLEASE INDICATE THE SUBSTANTIAL HARDSHIP/IMPACT YOUR ENTITY WOULD INCUR IF WAIVER/VARIANCE IS NOT APPROVED BY COMMISSION:

If the Commission does not grant this waiver, FanDuel would not be fully compliant with 205 CMR 248.10(2)(d), since FanDuel does not currently have the technological capacity to isolate funds deposited in other jurisdictions via debit instruments that can be purchased or loaded with a credit card.

ADDITIONAL JUSTIFICATION/EXPLANATION FOR REQUEST:

DETERMINATION

Pursuant to 205 CMR 102.03(4)(a), and 205 CMR 202.03(2), the Commission may waive or grant a variance if the Commission finds that:

1. Granting the waiver or variance is consistent with the purposes of M.G.L. c. 23K and c. 23N;
2. Granting the waiver or variance will not interfere with the ability of the commission or the bureau to fulfill its duties;
3. Granting the waiver or variance will not adversely affect the public interest; and
4. Not granting the waiver or variance would cause a substantial hardship to the person requesting the waiver or variance.

Pursuant to 205 CMR 102.03 (4)(c), any waiver request not acted on by the Commission within 60 days of filing shall be deemed denied.





MEMORANDUM

TO: Chair Jordan Maynard
Commissioner Eileen O'Brien
Commissioner Bradford Hill
Commissioner Nakisha Skinner
Commissioner Paul Brodeur

FROM: Diandra Franks, Enforcement Counsel, IEB

CC: Caitlin Monahan, Director, IEB
Kathleen Kramer, Chief Enforcement Counsel/Asst. Director, IEB
Kevin Scanlon, General Counsel

DATE: April 27, 2026

RE: Sports Wagering Noncompliance Matter

At the May 7, 2026, Public Meeting, the IEB will be presenting the following Sports Wagering Noncompliance matter to the Commission:

1. Caesars Sportsbook, Category 3 Sports Wagering Operator, 2026-SWN-247: This matter relates to Caesars offering wagering on a Northeastern Men's Baseball NCAA game in contravention of G.L. c. 23N, § 3, 205 CMR 247.01(2)(a)(2), and the Massachusetts Sports Wagering Catalog. Caesars accepted wagers from February 12, 2026, through February 13, 2026. During this timeframe, Caesars accepted five (5) wagers for a total stake of \$48.25.



Massachusetts Gaming Commission



Legal Division

TO: Chair Jordan Maynard
Commissioner Eileen O'Brien
Commissioner Bradford Hill
Commissioner Nakisha Skinner
Commissioner Paul Brodeur

FROM: Jenna Hentoff, Deputy General Counsel

CC: Mark Vander Linden, Director of Research and Responsible Gaming

RE: Amendments to 205 CMR 133.02 and 205 CMR 147.03

DATE: May 7, 2026

Overview

Enclosed for the Commission's review are the proposed final drafts of 205 CMR 133.02: *Placement on the Self-Exclusion List* and 205 CMR 147.03: *Notice and Patron Access*. These regulations were first presented for initial discussion and review on March 12, 2026 at which time the Commission approved the amendments to the regulations for promulgation via the normal promulgation process.

The amendments to the regulation were posted for public comment on the Commission's website, and a public hearing was convened on April 21, 2026 at 9:30 A.M. No comments were received. The Legal Division is now seeking a vote by the Commission for final adoption. In addition to the proposed final drafts, Amended Small Business Impact Statements for both regulations are also included for review.

Summary

Given the introduction of the Commission's new responsible gaming program, the changes to both regulations remove references to GameSense, the name of the Commission's former responsible gaming program. The reference to GameSense in 205 CMR 133.02(3) has been replaced with reference to a "player health" advisor. The reference to GameSense in 205 CMR 147.03(2) has been replaced with reference to a "player health resource and information center." These changes will allow the Commission to more easily make future regulatory changes associated with the program as well as accurately reflect the purpose of the program itself.



Massachusetts Gaming Commission

205 CMR 133.00: VOLUNTARY SELF-EXCLUSION

Section

- 133.01 : Scope and Purpose
- 133.02 : Placement on the Self-exclusion List
- 133.03: Contents of the Application
- 133.04: Duration of Exclusion and Reinstatement from the List
- 133.05: Maintenance and Custody of the List
- 133.06: Responsibilities of the Gaming Licensees
- 133.07: Sanctions against a Gaming Licensee
- 133.08: Collection of Debts

133.02: Placement on the Self-exclusion List

(1) An individual whose name is placed on the voluntary self-exclusion list shall be prohibited from entering the gaming area of a gaming establishment or any area in which pari-mutuel or simulcasting wagers are placed for the duration of the exclusion period, and shall not collect any winnings or recover any losses resulting from any gaming activity at a gaming establishment. Provided, however, that an employee of a gaming licensee or vendor who is licensed or registered as a key gaming employee, gaming employee, or gaming service employee in accordance with 205 CMR 134.00: *Licensing and Registration of Employees, Vendors, Junket Enterprises and Representatives, and Labor Organizations* and who is on the voluntary self-exclusion list may be in the gaming area of a gaming establishment or an area in which pari-mutuel or simulcasting wagers are placed solely for purposes of performing their job functions.

(2) An individual may request to have their name placed on the voluntary self-exclusion list by completing the application and procedure outlined in 205 CMR 133.02. Applications shall be submitted in a format approved by the commission and shall be available on the commission's website and at designated locations on and off the premises of the gaming establishments as determined by the commission.

(3) An application for placement on the voluntary self-exclusion list may only be accepted, and an intake performed, by an available designated agent. An individual may only become a designated agent by successfully completing a course of training approved and administered by the commission or its designee. The course of training shall include, at a minimum, instruction on completion of the application, instruction on maintaining confidentiality of personal protected information, information relative to problem gambling and resources, and an understanding of 205 CMR 133.00. A designated agent is any individual authorized by the commission for the purpose of administering the voluntary self-exclusion program including, but not limited to, a [GameSense-player health](#) advisor; a health or mental health professional; or an employee of a gaming licensee, the commission, or other government entity. The commission may refuse to offer training to any individual whose service as a designated agent it determines would be contrary to the aims of 205 CMR 133.00.

(4) Upon submission of an application, a designated agent shall review with the applicant the contents and statements contained in the application, as provided by 205 CMR 133.03. If the application is complete, the designated agent shall sign the application indicating that the review has been performed and the application has been accepted.

(5) A designated agent may not sign an application if

- (a) any required information is not provided; or
- (b) they are of the belief that the applicant is not capable of understanding the responsibilities and consequences of being placed on the self-exclusion list.

(6) Designated agents completing an electronic form of the approved application shall deliver electronically the signed application for voluntary self-exclusion to the commission immediately upon completion. Designated agents completing a paper form of the approved application shall forward the signed application for voluntary self-exclusion to the commission within 48 hours of completion in a manner directed by the commission.

(7) Upon receipt of an application, the commission, or its designee, shall review it for completeness. If the application meets all requirements of 205 CMR 133.02 the application shall be approved and the individual's name shall be added to the voluntary self-exclusion list. If the application is incomplete, the commission, or its designee, may deny the application and make efforts to contact the applicant advising them of such.

(8) If the gaming licensee utilizes an internal management system to track individuals on the self-exclusion list, they shall update that system at least every 72 hours with names of individuals being added or removed from the self-exclusion list.

(9) The commission, or its designee, shall add to the list of voluntarily self-excluded persons the name of any individual provided from a gaming jurisdiction outside of Massachusetts, with which the commission has entered into an interstate compact, upon a determination that the individual voluntarily requested that their name be added to the list of the referring jurisdiction and that they were notified, either directly or by operation of law, that their name may be placed on similar lists in other jurisdictions.

(10) If the applicant has elected the services identified in 205 CMR 133.03(8), the commission, or its designee shall contact the designated coordinating organization for the provision of requested services.



Legal Division

AMENDED SMALL BUSINESS IMPACT STATEMENT

The Massachusetts Gaming Commission (“Commission”) hereby files this Amended Small Business Impact Statement in accordance with G.L. c. 30A, § 5, relative to the proposed amendment to **205 CMR 133: Voluntary Self-Exclusion, specifically 205 CMR 133.02: Placement on the Self-Exclusion List**. A public hearing was held on April 21, 2026 regarding the proposed regulation amendment. The regulation was developed as part of the process of promulgating regulations governing the operation of gaming establishments in the Commonwealth.

The regulation applies directly to licensed gaming establishments in the Commonwealth. Accordingly, the proposed amendment is not likely to have a negative impact on small businesses. This regulation amendment is authorized by G.L. c. 23K, §§ 45(f).

In accordance with G.L. c. 30A §5, the Commission offers the following responses on whether any of the following methods of reducing the impact of the proposed regulation on small businesses would hinder achievement of the purpose of the proposed regulation:

1. Establishing less stringent compliance or reporting requirements for small businesses:

Licensed gaming establishments are not considered small businesses, but to the extent that any small businesses are involved in the administration of the Voluntary Self-Exclusion program, there are no less stringent compliance or reporting requirements for small businesses.

2. Establishing less stringent schedules or deadlines for compliance or reporting requirements for small businesses:

Licensed gaming establishments are not considered small businesses, but to the extent that any small businesses are involved in the administration of the Voluntary Self-Exclusion program, the proposed amendment to this regulation does not impose any reporting requirements for small businesses.

3. Consolidating or simplifying compliance or reporting requirements for small businesses:

Licensed gaming establishments are not considered small businesses, but to the extent that any small businesses are involved in the administration of the Voluntary Self-Exclusion program, the proposed amendment to this regulation does not impose any consolidating or simplifying compliance or reporting requirements for small businesses.



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4. Establishing performance standards for small businesses to replace design or operational standards required in the proposed regulation:

Licensed gaming establishments are not considered small businesses, but to the extent that any small businesses are involved in the administration of the Voluntary Self-Exclusion program, the proposed amendment to this regulation utilizes a design standard as it specifies one of several types of individuals who may act as a designated agent for purposes of the Voluntary Self-Exclusion program outlined in the regulation.

5. An analysis of whether the proposed regulation is likely to deter or encourage the formation of new businesses in the Commonwealth:

The regulation is unlikely to deter or encourage the formation of new businesses in the Commonwealth.

6. Minimizing adverse impact on small businesses by using alternative regulatory methods:

To the extent that any small businesses are involved in the administration of the Voluntary Self-Exclusion program, the regulation is not likely to adversely impact such businesses. Further, the licensed gaming establishments are not considered small businesses.

Massachusetts Gaming Commission
By:

/s/ Jenna Hentoff
Jenna Hentoff
Deputy General Counsel

Dated: May 7, 2026



Massachusetts Gaming Commission

205 CMR 147.00: UNIFORM STANDARDS OF RULES OF THE GAMES

Section

147.01: Scope and Purpose

147.02: Rules of the Game

147.03: Notice and Patron Access

147.04: Petition for a New Game or Game Variation

147.05: Gaming Tournaments: (Reserved)

147.06: Electronic, Electrical, and Mechanical Devices Prohibited

147.07: Minimum and Maximum Wagers; Additional Wagering Requirements

147.03: Notice and Patron Access

(1) The Commission shall maintain on its website the complete text of the rules of all authorized table games.

(2) Each gaming licensee shall maintain ~~in the Game Sense area~~ a printed or digital copy of the complete text of the rules of all authorized table games in the player health resource and information center.

(3) A gaming licensee shall not change the rules of a table game that is presently being operated from one authorized rule to another or add, change, or delete any additional wagering requirement permitted by 205 CMR 147.07(4) unless, at least ½ hour in advance of such change, the gaming licensee:

- (a) Posts a sign at the gaming table advising patrons of the rule or wager change and the time that it will go into effect;
- (b) Announces the rule or wager change to patrons who are at the table; and
- (c) Notifies the Bureau of the rule or wager change, the gaming table where it will be implemented, and the time that it will become effective.

(4) A gaming licensee may, at any time, change the permissible minimum or maximum wager at a table game without notifying the Bureau of such change upon posting a sign at the gaming table advising patrons of the new permissible minimum or maximum wager and announcing the change to patrons who are at the table.

(5) The location, size, and language of each sign required by 205 CMR 147.03(3) and (4) shall be submitted to and approved by the Bureau prior to its use.



Legal Division

AMENDED SMALL BUSINESS IMPACT STATEMENT

The Massachusetts Gaming Commission (“Commission”) hereby files this Amended Small Business Impact Statement in accordance with G.L. c. 30A, § 5, relative to the proposed amendment to **205 CMR 147: Uniform Standards of Rules of the Game, specifically 205 CMR 147.03: Notice and Patron Access**. A public hearing was held on April 21, 2026 regarding the proposed regulation amendment. The regulation was developed as part of the process of promulgating regulations governing the operation of gaming establishments in the Commonwealth.

The regulation applies directly to licensed gaming establishments in the Commonwealth. Accordingly, the proposed amendment is not likely to have a negative impact on small businesses. This regulation amendment is authorized by G.L. c. 23K, §§ 2, 4(37) and 5.

In accordance with G.L. c. 30A §5, the Commission offers the following responses on whether any of the following methods of reducing the impact of the proposed regulation on small businesses would hinder achievement of the purpose of the proposed regulation:

1. Establishing less stringent compliance or reporting requirements for small businesses:

Presently, there are no less stringent compliance or reporting requirements for small businesses. There are no small businesses that the Commission anticipates being impacted by this regulation amendment.

2. Establishing less stringent schedules or deadlines for compliance or reporting requirements for small businesses:

The proposed amendment to this regulation does not impose any reporting requirements for small businesses.

3. Consolidating or simplifying compliance or reporting requirements for small businesses:

The proposed amendment to this regulation does not impose any consolidating or simplifying compliance or reporting requirements for small businesses.

4. Establishing performance standards for small businesses to replace design or operational standards required in the proposed regulation:

Though there are no small businesses affected by this regulation amendment, the proposed amendment utilizes a design standard as it places a specific requirement on



Massachusetts Gaming Commission

gaming licensees to maintain the authorized rules for table games in the specified area in the establishment.

5. An analysis of whether the proposed regulation is likely to deter or encourage the formation of new businesses in the Commonwealth:

The regulation is unlikely to deter or encourage the formation of new businesses in the Commonwealth.

6. Minimizing adverse impact on small businesses by using alternative regulatory methods:

The regulation is not likely to adversely impact small businesses as the licensed gaming establishments are not considered small businesses.

Massachusetts Gaming Commission
By:

/s/ Jenna Hentoff
Jenna Hentoff
Deputy General Counsel

Dated: May 7, 2026



Massachusetts Gaming Commission