



House of Representatives

General Assembly

File No. 585

January Session, 2025

House Bill No. 5269

House of Representatives, April 8, 2025

The Committee on General Law reported through REP. LEMAR of the 96th Dist., Chairperson of the Committee on the part of the House, that the bill ought to pass.

**AN ACT CONCERNING GAMING ADVERTISEMENTS AND
PERMISSIBLE PAYMENT MECHANISMS FOR ONLINE GAMING
ACCOUNTS.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Subsections (c) to (e), inclusive, of section 12-863 of the
2 general statutes are repealed and the following is substituted in lieu
3 thereof (*Effective October 1, 2025*):

4 (c) A master wagering licensee and a licensed online gaming
5 operator, online gaming service provider and sports wagering retailer
6 shall each, where applicable based on the services provided:

7 (1) Prohibit an individual from establishing more than one account
8 on each electronic wagering platform operated by the licensee;

9 (2) Limit a person to the use of only one debit card or only one credit
10 card for an account, obtain permission from all account holders before
11 authorizing any debit, charge or withdrawal on any jointly held debit
12 card or credit card account and place a monetary limit on the use of a

13 credit card over a period of time, provided single-use stored value
14 instruments purchased by cash or debit card only, including, but not
15 limited to, a gift card or a lottery terminal printed value voucher, may
16 be used pursuant to subdivision (3) of subsection (d) of section 12-853;

17 (3) Allow a person to limit the amount of money that may be
18 deposited into an account, and spent per day through an account;

19 (4) Provide that any money in an online account belongs solely to the
20 owner of the account and may be withdrawn by the owner;

21 (5) Establish a voluntary self-exclusion process to allow a person to
22 (A) exclude himself or herself from establishing an account, (B) exclude
23 himself or herself from placing wagers through an account, or (C) limit
24 the amount such person may spend using such an account;

25 (6) Provide responsible gambling and problem gambling information
26 to participants; and

27 (7) Conspicuously display on each applicable Internet web site or
28 mobile application:

29 (A) A link to a description of the provisions of this subsection;

30 (B) A link to responsible gambling information;

31 (C) A toll-free telephone number an individual may use to obtain
32 information about problem gambling;

33 (D) A link to information about the voluntary self-exclusion process
34 described in subdivision (5) of this subsection;

35 (E) A clear display or periodic pop-up message of the amount of time
36 an individual has spent on the operator's Internet web site or mobile
37 application;

38 (F) A means to initiate a break in play to discourage excessive play;
39 and

40 (G) A clear display of the amount of money available to the
41 individual in his or her account.

42 (d) At least every five years, each master wagering licensee shall be
43 subject to an independent review of operations conducted pursuant to
44 such license for responsible play, as assessed by industry standards and
45 performed by a third party approved by the department, which review
46 shall be paid for by the licensee.

47 (e) Advertising, marketing and other promotional materials
48 published, aired, displayed or disseminated by or on behalf of any
49 gaming entity licensee shall:

50 (1) Not depict an individual who is, or appears to be, under twenty-
51 one years of age, unless such individual is a professional athlete or a
52 collegiate athlete who, if permitted by applicable law, is able to profit
53 from the use of his or her name and likeness;

54 (2) Not be aimed exclusively or primarily at individuals under
55 twenty-one years of age, or at individuals under eighteen years of age if
56 pertaining exclusively to keno, online lottery ticket sales or fantasy
57 contests, or any combination thereof;

58 (3) Not directly advertise, target or promote Internet games or retail
59 sports wagering to specific individuals, rather than a general audience,
60 who are excluded pursuant to a self-exclusion process as described in
61 subdivision (5) of subsection (c) of this section, through methods,
62 including, but not limited to, electronic mail, telephone calls, text
63 messages, direct messaging applications, mail and social media;

64 (4) State that individuals shall be eighteen or twenty-one years of age
65 or older, as applicable, to participate in the type of gaming advertised,
66 marketed or promoted;

67 (5) Not contain images, symbols, celebrity or entertainer
68 endorsements or language designed to appeal specifically to those
69 under twenty-one years of age, or, if pertaining exclusively to keno,
70 online lottery ticket sales or fantasy contests, or any combination

71 thereof, to those under eighteen years of age;

72 (6) Not contain inaccurate or misleading information that would
73 reasonably be expected to confuse and mislead patrons in order to
74 induce them to engage in gaming;

75 (7) Not offer any financial incentive in order to induce individuals to
76 engage in gaming;

77 [(7)] (8) Not be published, aired, displayed or disseminated to a
78 media outlet or on social media, that appeal primarily to individuals
79 under twenty-one years or age, or, if pertaining exclusively to keno,
80 online lottery ticket sales or fantasy contests, or any combination
81 thereof, to those under eighteen years of age;

82 [(8)] (9) Not be placed before any audience where the majority of the
83 viewers or participants is presumed to be under twenty-one years of
84 age, or, if pertaining exclusively to keno, online lottery ticket sales or
85 fantasy contests, or any combination thereof, to those under eighteen
86 years of age;

87 [(9)] (10) Not imply greater chances of winning compared to other
88 licensees;

89 [(10)] (11) Not imply greater chances of winning based on wagering
90 in greater quantity or amount, except for a lottery draw game that was
91 approved prior to January 1, 2024, is available for patron wagering as of
92 June 6, 2024, includes features approved by the department that increase
93 the chances of winning and is not exclusively sold by lottery sales
94 agents;

95 [(11)] (12) Not contain claims or representations that gaming will
96 guarantee an individual's social, financial or personal success;

97 [(12)] (13) Not use any type, size, location, lighting, illustration,
98 graphic, depiction or color resulting in the obscuring of any material
99 fact; and

100 [(13)] (14) If a direct or targeted advertisement or promotion sent to
101 an individual, including, but not limited to, electronic mail or text
102 message, include a clear and conspicuous Internet link that allows the
103 recipient to unsubscribe by clicking on one link.

This act shall take effect as follows and shall amend the following sections:		
---	--	--

Section 1	October 1, 2025	12-863(c) to (e)
-----------	-----------------	------------------

GL *Joint Favorable*

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

OFA Fiscal Note

State Impact:

Agency Affected	Fund-Effect	FY 26 \$	FY 27 \$
Resources of the General Fund	GF - Revenue Loss	Potential Significant	Potential Significant

Note: GF=General Fund

Municipal Impact: None

Explanation

The bill prohibits certain gaming advertisements and adds permission requirements in the case of jointly held debit and credit cards used for gaming. To the extent this results in lower levels of legal gaming activity in the state there is a potential General Fund revenue loss beginning as early as FY 26, the magnitude of which could be significant.

The Out Years

The annualized ongoing fiscal impact identified above would continue into the future.

OLR Bill Analysis**HB 5269****AN ACT CONCERNING GAMING ADVERTISEMENTS AND PERMISSIBLE PAYMENT MECHANISMS FOR ONLINE GAMING ACCOUNTS.****SUMMARY**

This bill prohibits a gaming entity licensee or someone acting on the licensee's behalf from publishing, airing, displaying, or disseminating any advertising, marketing, or other promotion that offers or provides a bonus, credit, or other inducement to take part in gaming.

The bill also requires a licensee to get permission from each credit or debit card account holder when the card is jointly held before allowing any debit, charge, or withdrawal on the card for a gaming account. By law, a licensee must limit a person to using only one credit or debit card for a gaming account.

By law, a "gaming entity licensee" is a master wagering licensee, a licensed online gaming operator, a licensed online gaming service provider, or a licensed sports wagering retailer (CGS § 12-850; see BACKGROUND).

EFFECTIVE DATE: October 1, 2025

BACKGROUND***Prohibited Advertising***

By law, gaming entity licensees and those acting on their behalf are restricted from conducting advertising in a number of ways. The law prohibits advertising that, among other things, (1) is aimed at, or is placed before, an audience where the majority of the viewers or participants are presumed to be people under age 21 (or under 18 if the advertising is related only to keno, online lottery sales, fantasy contests,

or a combination of them); (2) contains inaccurate or misleading information that could confuse patrons; (3) implies a greater chance of winning based on wagering in greater quantity or amount; or (4) contains claims that gaming guarantees social, financial, or personal success.

Master Wagering Licensee

By law, a “master wagering licensee” is generally the Mashantucket Pequot or Mohegan tribes or the Connecticut Lottery Corporation (CLC).

Online Gaming Operator

By law, an “online gaming operator” is a person or business that operates an electronic wagering platform and contracts directly with a master wagering licensee to provide (1) one or more Internet games or (2) retail sports wagering at a facility in this state.

Online Gaming Service Provider

By law, an “online gaming service provider” is a person or business, other than an online gaming operator, that provides goods or services to, or otherwise transacts business related to, Internet games or retail sports wagering with a master wagering licensee or a licensed online gaming operator, online gaming service provider, or sports wagering retailer.

Sports Wagering Retailer

By law, a “sports wagering retailer” is a person or business that contracts with CLC to facilitate retail sports wagering operated by CLC through an electronic wagering platform at up to 15 facilities in the state.

Related Bills

sSB 1235, favorably reported by the General Law Committee, among other things, generally prohibits gaming entities and those acting on their behalf from advertising, on a website or other medium, participation in gambling that is prohibited in the state unless it is related to a person who is licensed to offer and accept wagers in another

U.S. state or territory or on the tribal lands of a federally recognized Indian tribe.

sSB 1237, favorably reported by the General Law Committee, among other things, permits CLC advertising that implies a greater chance of winning based on wagering in greater quantities or amounts for online keno and online lottery draw games that have Department of Consumer Protection-approved features that increase the chance of winning.

HB 5271 (File 298), favorably reported by the General Law Committee, prohibits gaming entities and those acting on their behalf from advertising on the campus of a public institution of higher education and their related websites, mobile applications, and social media.

HB 5272, favorably reported by the General Law Committee, prohibits gaming entities and those acting on their behalf from advertising that offers or provides bonuses, credits, or other inducements to take part in gaming.

COMMITTEE ACTION

General Law Committee

Joint Favorable

Yea 21 Nay 0 (03/21/2025)