

General Law Committee JOINT FAVORABLE REPORT

Bill No: HB-5229 / [Bill Status](#) / [Public Hearing Testimony](#)

Title: AN ACT CONCERNING GAMING.

Vote Date: 3/11/2026

Vote Action: Joint Favorable Substitute

PH Date: 3/4/2026

File No.:

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SPONSORS OF BILL

General Law Committee

REASONS FOR BILL

The General Law Committee raised this bill with the intent of better protecting Connecticut consumers and improving safety in the area of gaming.

- **Withdrawals from online gaming accounts**—It was brought to the committee's attention that some individuals had made the decision to stop wagering, logged in to their account with a gaming provider, and had initiated a withdrawal. In the time that it remained pending, the individuals reversed their decision. The bill's various restrictions on reversing withdrawals and advertising to individuals with a withdrawal pending intend to address this situation.
- **Gaming ads on campus**—With reports of problem gambling behavior among young adults being on the rise, the bill includes restrictions on certain gaming advertising on college campuses. These provisions aim to prevent young adults from developing problem gambling behavior.
- **AI and gaming**—Prohibitions on using AI to target individuals with gaming promotions are intended to update prevention measures to keep pace with technology.

SUBSTITUTE LANGUAGE

The two most notable changes in the substitute language (LCO 3090) are in response to public hearing testimony and other feedback. The substitute language adds a prohibition on wagering on simulcast dog racing. It also permits the use of AI tracking to identify potential problem gambling behavior. The substitute language does make other minor changes.

RESPONSE FROM ADMINISTRATION/AGENCY

[Department of Consumer Protection \(DCP\)–Bryan Cafferelli, Commissioner](#)—DCP submitted written commentary on the bill. They request various clarifications regarding the language.

- **Gaming ads on campus**—In Section 2 (e)(8), they ask for clarity regarding which types of advertisements the language intends to prohibit. Additionally, they point out that the word “may” doesn’t make sense in the section about disclosures. (If there is no relationship, no disclosure is necessary.)
- **AI and gaming**—While DCP supports the protections in subdivisions (2) and (3), they note that subdivision (1) prohibits a way operators commonly use AI to track potential problem gamblers.
- **Withdrawals**— DCP asks if Section 2(e)(3)’s intent is to prohibit marketing to any customer who has ever initiated a withdrawal of funds.
- **Audits of withdrawal reports**—DCP requests that a “within available appropriations” qualifier be added to the language so these can be performed without requiring additional resources.

Connecticut Lottery Corporation (CLC)--Frank Suarez, President and CEO—Suarez wrote and spoke in opposition to HB 5229. His written testimony comments on the sections of the bill:

- **Section 1:** CLC argues that the disclosure requirements with respect to pending withdrawals would be costly and unnecessary. Suarez states that CLC does not object to the requirement to provide a toll-free customer support line, as the iLottery already has one.
- **Section 2:** CLC objects to the restrictions on advertising on college campuses, as it would limit their sponsorship agreement with UConn. They argue that it would be impossible to implement the restrictions on advertising to individuals who have withdrawals pending.
- **Section 3:** CLC characterizes the reporting and audit requirements as unnecessary and duplicative of existing requirements.

Overall, CLC encourages the committee to reconsider the bill.

Mashantucket Pequot Tribal Nation (MPTN)--Jody Cummings, General Counsel—MPTN submitted written testimony commenting on various provisions of the bill and making recommendations intended to improve the language.

- **Withdrawals**— MPTN notes that they appreciate the committee’s intent, but they argue that they would have difficulty complying with this section. They note that the list of players with pending withdrawals is constantly changing, and they state that payment systems and marketing systems aren’t linked. MPTN argues that the reporting requirement is redundant because DCP already has access to the requested information.
- **Toll free number**— MPTN argues that customers’ questions are more easily addressed via email and/or online chat. They ask the committee to “consider requiring operators to offer and display a toll free number or a link to request non-email/chat options from a customer service representative.”
- **College advertising**—They request that the committee change “athletic facility” to “any facility”; remove the exception for general advertisements; and clarify that licensees/gaming operators who come to campus for responsible gaming events are not in violation of these provisions.
- **AI**—MPTN asks that the language be adjusted to allow them to continue to use AI to track problem gambling. They also note that the definition of "microbet" is broader than the one used in other jurisdictions. However, they do not suggest a model for the committee’s consideration.

- **Reporting requirements**—While they do not oppose the reporting requirements in Section 3, they think they are unnecessary because the information is already available to players.

Mohegan Tribe—Chuck Bunnell, Chief of Staff—The Mohegan Tribe expresses concerns that are largely the same as those expressed in the MPTN testimony above. However, the Mohegan Tribe indicates that they are opposed to the bill, and their testimony does not offer the suggested revisions stated in the MPTN testimony.

NATURE AND SOURCES OF SUPPORT

Connecticut Council on Problem Gambling (CCPG)—Diana Goode, Executive Director—CCPG offered written and spoken testimony in strong support of HB 5229. Goode’s written testimony characterizes the **advertising restrictions on college campuses** as “a critical step in protecting vulnerable populations.” She emphasizes that college students are developmentally vulnerable to problem gambling behaviors, and she states that research indicates that those who are exposed to gambling early are more likely to develop problem behaviors later on.

The **toll-free customer service number** requirement was added to the bill at CCPG’s request. Goode testified that some people mistake the CCPG problem gambling hotline as the number to call regarding customer service issues. These calls strain the organization’s limited resources, and requiring gaming operators to staff their own hotlines would enable residents to get timely help related to problem gambling behavior. Goode also notes that CCPG supports the **restrictions on reversing withdrawals**, as they are a protection for individuals who may have made the decision to stop placing bets. CCPG writes that the **restrictions on using AI to create targeted promotions** ensure that Connecticut’s regulatory safeguards keep pace with technological change.

Lavender Policy Center (LPC)—Chris Grant, Executive Director—LPC wrote and spoke in strong support of HB 5229. Grant explained that the center’s work informed the policy suggestion regarding reversals of withdrawals from gaming accounts. He writes that individuals who were trying to stop wagering would initiate withdrawals from their account and then reverse that withdrawal while it remained pending. Grant explained that when individuals can reverse a transaction with a single click, they remain at risk for impulsive behavior.

Center for Latino Progress (CLP)—Yanidsi Velez, Executive Director—CLP submitted written testimony in support of HB 5229. Velez writes that Youth Workforce Development programs and financial literacy workshops are an essential part of CLP’s work, and they hear from young adults who are facing financial pressure. They note that college students are at a critical stage in their development, and young people are frequently exposed to aggressive marketing of sports betting and online gambling platforms. CLP expresses concern regarding the “normalization of gambling in college culture,” and they argue that it is more effective to reduce exposure and risk than it is to address harm after it has happened.

Alliance for Prevention and Wellness (APW)—Brailee Whan, Gambling Prevention Specialist—Whan submitted written testimony in support of the bill. Her testimony emphasizes the importance of education and prevention in addressing the public health risks of gambling. Whan notes that she works with middle and high school students who instantly

recognize the branding of various gaming companies' advertisements. She argues that prevention is fiscally responsible, citing a report from the Substance Abuse and Mental Health Services Administration indicating that every dollar invested in prevention can save up to \$18 in other costs. She urges passage of the bill because it would strengthen Connecticut's behavioral health prevention efforts.

[UConn Athletics–Neal Eskin, Executive Associate Director of Athletics](#)–UConn offered written and spoken testimony expressing support for the bill's overall goals. They requested a change to the language in subsection (e)(8) that would enable them to continue various promotional activities that they believe do not encourage college students to gamble.

Requested amendment: Strike subparagraph (B) of subsection (e)(8) and add new language to the end of (e)(8). (language included in written testimony)

NATURE AND SOURCES OF OPPOSITION

[FanDuel–Michael Ventre, Senior Manager, State Government Relations](#)–Ventre characterizes his written testimony as “largely in opposition” to HB 5229. His written testimony is broken into the following sections:

- Withdrawals provisions–Ventre argues that this portion of the bill does not address a “specific consumer harm” because a consumer's choice to reverse a withdrawal is not concerning conduct. He notes that the marketing prohibition would be difficult to implement, and he states that its benefits would be unclear.
- Toll-free number–Ventre argues that phone-based support is inefficient and presents logistical challenges. His testimony suggests that a phone line is unnecessary.
- Banning ads on college campuses–Fan Duel supports this provision.
- Banning the use of AI–Ventre states that FanDuel uses AI to help identify potential problem gaming patterns. They also use it to assist with customer service.

GENERAL COMMENTS

[State Representative Nicole Klarides-Ditria, 105th District](#) and [Christine Dorchak, GREY2K USA Worldwide](#)– Klarides-Ditria and Dorchak both testified in support of an amendment that would include a ban on simulcast wagering on dog races. Both individuals submitted written testimony, and Dorchak spoke at the public hearing. They argue that this amendment would be consistent with the ban on live greyhound racing that was enacted in 2024. They testify that allowing wagering on simulcast greyhound racing is a loophole that should be closed, and that it would have a minimal impact on the General Fund.

Requested amendment: Add language banning wagering on simulcast dog racing in Connecticut.

Reported by: Betsy Francolino

Date: March 18, 2026