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**Michigan Self-Exclusion  
Tuesday, February 11, 2020**

Members of the Committee:

On behalf of the National Council on Problem Gambling (NCPG) and the Michigan Association of Problem Gambling (MAPG) and the seven million plus Americans—including the estimated 171,000 citizens of Michigan - with gambling problems, we would like to thank you for your time today and this opportunity to speak.

Today we represent those who are at-risk for gambling problems, those who suffer from a gambling addiction, and for those in recovery who must remain anonymous. We speak for both young, old, men and women who will be harmed in the future from expanded gaming. We bear witness to the devastating impacts of a gambling addiction on individuals and their families and to the effectiveness of services that provide help and hope for those who struggle.



Problem gambling or gambling addiction is an important public health concern and includes all gambling behavior patterns that compromise, disrupt or damage personal, family or vocational pursuits. The essential features are increasing preoccupation with gambling, a need to bet more money more frequently, restlessness or irritability when attempting to stop, “chasing” losses, and loss of control manifested by continuation of the gambling behavior in spite of mounting, serious, negative consequences. In extreme cases, problem gambling can result in financial ruin, legal problems, loss of career and family, or even suicide.

To help with these problems, The National Council on Problem Gambling operates the National Problem Gambling Helpline Network (1-800-522-4700). The network is a single national access point to local resources for those seeking help for a gambling problem. The network consists of 28 call centers which provide resources and referrals for all 50 states, Canada, and the US Virgin Islands. Help is available 24/7 and is 100% confidential. The NCPG Helpline Network also includes text and chat services. These features enable those who are gambling online



or on their mobile phone to access help the same way that they play. One call, text or chat will get you to problem gambling help anywhere in the U.S. 24/7/365. In 2019 we received 3,100 calls, 41 texts, and 68 chats from your state.

Michigan operates its own helpline, 800-270-7117. In 2019, the 800-270-7117 helpline received 3,639 calls in addition to the calls received by the NCPG Helpline Network.

The Michigan Association of Problem Gambling (MAPG) serves as the state affiliate to the National Council on Problem Gambling. MAPG is an all-volunteer operation and their presence as a state advocate for problem gamblers is essential. As most individuals with gambling problems do not seek help due to the intense shame and stigma surrounding this hidden addiction.

And while, we can never eliminate the disease of gambling addiction, we can and we must make better efforts to prevent and treat it. A large component of that is providing the residents of Michigan with the proper tools to protect themselves and stay safe.



NCPG and MAPG are neutral on legalized gambling, and therefore we do not take a position for or against any Michigan gambling bills. However, I will take this time to highlight the importance of having a comprehensive and robust self-exclusion program and articulate what that looks like.

The National Council on Problem Gambling reviewed regulations from around the world to guide in the development of a series of standards, included within those standards are best practices for a self-exclusion program.

Unfortunately, current Michigan statute only offers a single option for self-exclusion, a lifetime ban; which does not comply with best practices for self-exclusion programming. *We feel strongly with our 40 years plus of experience in problem gambling issues, existing international codes, empirical evidence and feedback from experts in the field that this bill is an excellent start for Michigan to begin to address self-exclusion more productively.*

## **WHAT IS SELF-EXCLUSION**



**Self-Exclusion:** Self exclusion is a player-initiated restriction on their ability to gamble. The self-exclusion functionality should be available for all forms of legalized gambling offered within a state and customers should have access to enroll into the program the same way that they play.

**Self-exclusion enrollment:** Players should have the choice of registering online through their player account or with a customer service agent or in person at a casino location. Additionally, players should have the option to register through the Gaming Control Board or a third-party provider recognized by NCPG, MAPG, or the regulatory agency. Having a designated agent off site can be a healthy alternative to avoid triggering a struggling individual while trying to access help.

**Exclusion Policy and Length:** Exclusion should be regulated and enforced and should be combined with all other exclusion programs currently in place for Michigan, so that one single enrollment will exclude players from the maximum forms of gambling and for aligning durations. The ban length can be variable but should always offer a minimum of six months and include a lifetime option. Players have options to select the

length. All bans, no matter what length, are irrevocable until the expiration of the exclusion term. Bans stay in effect indefinitely and accounts are not automatically reopened until players go through the reinstatement process. Offering only a lifetime ban can in fact be a deterrent for many individuals struggling, as they make want help but feel a lifetime ban is so dramatic and unobtainable that it's not worth even trying.

**Communication with players:** Excluded players should never receive any communication from operators, including but not limited to, promotional materials, while they are on the exclusion list.

Players **are not** notified when they are eligible to be reinstated. Players may receive information about help and prevention services from the Michigan Department of Health and Human Services, Michigan Association of Problem Gambling (MAPG) and/or Gaming Control Board following an exclusion request.

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

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

- Length of exclusion
- The closure process for any accounts opened by the same person during the exclusion
- Requirements for reinstatement and renewal upon expiration of the exclusion
- How reward points, scheduled payments and remaining balances are handled

**Enforcement:** All the player's accounts are immediately closed or suspended so that no deposits or bets can be placed. Any new accounts



detected following entry into a self-exclusion/timeout will be closed so that no deposits or bets can be placed.

**Reinstatement:** Reinstatement should involve the player demonstrating that they are ready for the responsibility of coming off of the list and that they've been educated on the topic of what tools and resources they may utilize, shall they relapse or struggle once off the list.

**Renewal:** Players should never be automatically removed from the exclusion list (they must apply for removal, even when the ban was for a set duration). However, players may extend the minimum duration remaining on their ban with a written request.

These recommendations, if implemented, will provide badly needed help to bolster the existing problem gambling safety protocol, especially prior to the onset of expanded gaming that's about to commence in Michigan. There will be a small but significant portion of gamblers who experience negative consequences as a result of gambling and we must support and empower them by giving them access to the best tools possible. Together with all stakeholders who profit from



gambling our challenge is to now implement measures to reduce that harm as much as possible.

We would like to thank the Chair for this opportunity to speak and we'd like to submit our remarks for the record. We are happy to respond to any questions that you may have.

**Thank you.**

