## Three State of Michigan Agencies One Shared Goal









## **Responsible Gaming**

Keesha Garrett

Corporate Responsibility Director

Office of Compliance and Legal Affairs

# Our Mission





#### The Michigan Lottery strives

- To maximize net revenues to supplement state K-12 public education programs.
- To provide fun and entertaining games of chance.
- To operate all games and bureau functions with nothing less than total integrity.

## Lottery Products



- Instant Tickets
- Pull Tabs
- Draw Games (Mega Millions, Powerball, Lucky for Life, Lotto 47, Fantasy 5, Daily 3, Daily 4, Poker Lotto, Keno and Club Keno)
- ► Fast Cash
- Online Digital- iLottery

# What is Responsible Gaming?



### **Responsible gaming is a commitment to providing gambling services in a responsible manner such that the harm of gambling to society is minimized.**

Being aware of the risk involved in gambling allows one to manage one's gambling behavior by:

- Balancing gambling with other activities;
- Setting a limit to the frequency and time spent on gambling; and
- Setting a budget for gambling.

Source: National Council on Problem Gambling

# Why Do We Have a Responsible Gaming Program?



#### THE MCCAULEY-TRAXLER-LAW-BOWMAN-MCNEELY LOTTERY ACT



The Lottery shall produce the maximum amount of net revenues for the state consonant with the general welfare of <u>the people</u>."

•To ensure gambling operations are carried out in a socially acceptable manner to ensure the sustainability of the industry.

•To practice corporate social responsibility by creating a gaming environment that is safe for patrons and the public.

•To raise awareness regarding problem gambling behavior and the negative effects of problem gambling, including financial, relationship, and social problems.

## Lottery Responsible Gaming Program

\$1 Million per year to help fund problem gambling services in Michigan

Responsible Gaming Manager

Industry Memberships

Responsible Gaming Certifications





Advancing Research, Education and Awareness





ONSI







Lottery's Responsible Gaming Program

- **NASPL-NCPG** Responsible Gambling Verification  $\bullet$ Program
- Internet Compliance Assessment Program (iCap) ullet

## NASPL-NCPG Responsible Gambling Verification Program



- Planning
- Employee Training
- Retailer Training
- Public Education and Awareness
- Product Oversight
- Research and Evaluation
- Advertisement

Responsil		
	NCPG NASPL	
	NASPL/NCPG Responsible Gambling Verification Best Practices	
	at the	
	Implementation Level	
	for the period of	
	February 2020 – April 2026	
	Keith S. Whyte     David B. Gale       Executive Director, NCPG     Executive Director, NASPL	

## Internet Compliance Assessment Program (iCap)



- Policy
- Staff Training
- Informed Decision
- Assisting Players
- Self Exclusion
- Advertisement and Promotion
- Game Site Features
- Research
- Payment



## Lottery's Responsible Gaming Program



### In 2023 we had 196,095 total visits to the RG webpage



#### PLAY RESPONSIBLY: KEEPING IT FUN AND SAFE

Michigan Problem Gambling Support: Confidential, one-on-one support to any Michigan resident seeking help for a gambling problem.

- Call: 800-270-7117
- Text: 248-648-3363
- Live Chat ☑
- Responsible Gaming Brochure: 🖻 English, 🖻 Spanish, 🖻 Arabic.

#### Our Responsible Gaming Policy: A Commitment to Our Players and Michigan

Michigan Lottery games are designed to be fun and exciting ertertainment. While millions of players enjoy our games responsibly each year, some individuals display signs of problem gambling behavior. For those individuals, the Michigan Lottery is committed to providing tools, information, and assistance finding help. As part of that effort, the Michigan Lottery provides 31 million each year to the Michigan Department of Health and Human Services to support statewide education and treatment programs for problem gambling.

Responsible gaming has been an integral part of the Michigan Lottery since it was established in 1972. That commitment extends to our online presence. Please review this page for information about how to use our online tools, information about responsible gaming and contact information for seeking confidential help.

Please select from the following list for more information:

#### RESPONSIBLE GAMING RESOURCES



### Lottery's Online Responsible Gaming Program

Cool-Off Tool

**Responsible Gaming** 

WATCH NOW

Cool Off

A Positive Play feature that allows a player to

take a pause from Michigan Lottery's online

from placing any bets or depositing funds

funds. Cool Off may be set by the player

request.

gaming. The Cool Off period prevents a player

during a set period. The player will still be able

to make changes to their account and withdraw

through the Responsible Gaming Tools section

in My Account or with the help of a Michigan

Lottery Support Center Representative upon

Go to Cool Off



Cool Off

- Deposit Limits
- Play History
- Loss Limits
- Self-Exclusion



#### Deposit Limits

A Positive Play feature that allows the player to set daily and weekly deposit limits. A default \$505 weekly limit is set at registration. A player can raise or lower the deposit limit at any time. Lowering a deposit limit will take immediate effect, but a player who chooses to raise their deposit limit must wait 48 hours for such a change to take place. Deposit Limits may be set by the player through the Responsible Gaming Tools section in "My Account" or with the help of a Michigan Lottery Support Center Representative upon request.

Go to Deposit Limits



Loss Limit Tool

#### Loss Limit Tool

A Positive Play feature that provides a player with the ability to control their total losses per day, effective for 24 hours starting at midnight each day. A player can set a dollar limit for the amount they can lose in a day. A player will not be allowed to lose more than the limit they set plus any amount of money they won that day. A player can access features within their account but cannot wager again until midnight of the following day. Daily Loss Limits may be set by the player through the Responsible Gaming Tools section in "My Account' or with the help of a Michigan Lottery Support Center Representative upon request.

Go to Loss Limit



#### **Play History**

Players can monitor the time and money they spend on Michigan Lottery's online gaming through their personalized account histories. Each account history provides a full overview of the games played, the amount wagered on each game, wins and losses, and deposited and withdrawn funds. Players can access their account histories in the 'My Account' section of the site.

Go to Play History

Self-Exclude Tool Responsible Gaming

#### Self-Exclusion

A Positive Play feature that allows a player to close their account for a selected exclusion period. During the exclusion period a player's account will not be reopened for any reason. The player will not be able to access their account to make changes or withdraw funds. Exclusions may be set by the player through the Responsible Gaming Tools section in "My Account" or with the help of a Michigan Lottery Support Center Representative upon request.



## Lottery's Responsible Gaming Program (





#### Self-Exclusion

A Positive Play feature that allows a player to close their account for a selected exclusion period. During the exclusion period a player's account will not be reopened for any reason. The player will not be able to access their account to make changes or withdraw funds. Exclusions may be set by the player through the Responsible Gaming Tools section in "My Account" or with the help of a Michigan Lottery Support Center Representative upon request.

Go to Self-Exclusion

## Lottery's Responsible Gaming Program



Cool-Off Tool Responsible Gaming

WATCH NOW

#### Cool Off

A Positive Play feature that allows a player to take a pause from Michigan Lottery's online gaming. The Cool Off period prevents a player from placing any bets or depositing funds during a set period. The player will still be able to make changes to their account and withdraw funds. Cool Off may be set by the player through the Responsible Gaming Tools section in My Account or with the help of a Michigan Lottery Support Center Representative upon request.

Go to Cool Off

The Michigan Lottery's online services



### **Responsible Gaming Resources at Retail**

- **RG** Brochure •
- RG Terminal Messages
- **RG** Trained Retailers •
- **RG** Trained District Sales • Representatives
- RG Messaging on all printed product



Check if you're a winner! Uncover the barcode found in the game play area on the front of the ticket and scan it with the Michigan Lottery Mobile App or at any Lottery Ticket Checker to see if you have a winning ticket.

#### PRIZES MUST BE CLAIMED BY SEPTEMBER 5, 2024.

Instant prizes of \$5, \$10, \$20, \$50, \$100 and \$500 may be paid by any Lottery retailer.

Winners of \$2,000 and \$500,000 must call the Lottery Player Relations Office at (517) 373-1237 to claim their price.

Approximate overall odds are 1 in 4.00. Michigan Lottery accepts credit and debit.

All tickets, transactions and winners are subject to Lottery rules, directives and state law and any prospective and uniform changes thereof. Liability for void ticket is limited to replacement of ticket or refund of retail sales price. This ticket is a bearer instrument. Printed in Michigan

Odds of winning a prize and the number of winning tickets produced are established before ticket sales begin, and will change as prizes are won. Tickets may continue to be sold after all top prizes have been claimed. Visit MichiganLottery.com for remaining



CAL 1-800-270-71

TEXT 248-648-3053

KENO MINI CONLINE CAND

#### **New Problem Gambling Button On Lottery Terminal**

CHARACTER COUN

ARACT

TERMINAL SIGN-ON MESSSAGE

-Copy is limited to 26-characters per line (including spaces) and 39

COPY

March is Problem Gambling Awareness Mont

A "Play Responsibly

button is now available

on the terminal homescree for people with questions about problem gambling. Free, confidential

> help is available 24/7 by calling

> > 1-800-270-7117

-Length of message may be impacted by new product launches; identifying a schedule for message can help identify any possible

limitation

LINE COUNT

Lottery terminals have been update include a new problem gambling bu on the homescreen. When the butto is pressed, problem gambling helpline information will print out on Lottery ticke stock.

The Michigan Lottery recommends that retailers print-out several of the messages for player reference and convenience. The messages can also be discreetly printed and provided to players along with any Lottery wagers purchased.

For additional problem gambling information and resources, retailers should visit the Michigan Lottery's website at michiganlottery.com/responsible-gaming





### **Public Awareness Campaigns**

Problem Gambling Awareness Month (National Council on Problem Gambling)- March

 Responsible Gaming Education Month (American Gaming Association)- September

 Gift Responsibly Holiday Campaign (National Council on Problem Gambling)- November and December







## Lottery's Responsible Gaming Program (



Public Service Announcement "Do You Wonder?"

AGENCY: SMZ

- CLIENT: MICHIGAN LOTTERY
  - TITLE: RESPONSIBLE GAMING PSA MYTH 1
  - AD-ID: ML0-3588-T24H
- LENGTH: :30
  - VIDEO: 1920x1080
  - AUDIO: Stereo
    - RATE: 23.98
    - DATE: 03/01/24

Switch

225 E HUDSON - ROYAL OAK MI 48067 248-629-7979

## Knowing Your Limits is Always the Best Bet!



# **THANK YOU!**



## **Michigan Gaming Control Board**

#### Our Mission

The Michigan Gaming Control Board Shall Ensure The Conduct Of Fair And Honest Gaming To Protect The Interests Of The Citizens Of The State Of Michigan Sandra Johnson

Manager, Responsible Gaming

Sarah Rye

Department Specialist, Responsible Gaming

### Michigan Gaming Control Board

### What We Do





### The Board is composed of five members and an executive director appointed by the Governor

- Gaming Control & Revenue Act
- Traxler-McCauley-Law-Bowman Bingo Act 382 of 1972
- Horse Racing Law of 1995
- Lawful Internet Gaming Act
- Lawful Sports Betting Act
- Fantasy Contests Consumer Protection Act

#### Licensing and Regulation

- Detroit commercial casino gaming operations
- Online gaming and sports betting operators, platform providers and suppliers
- > Pari-mutuel horse racing
- Casino-style charitable gaming
- Audits tribal gaming compact agreement compliance

#### Investigations

- Patron Disputes
- Violations of the various gaming acts
- Investigates illegal gambling activities

### **Responsible Gaming Section**

## What We Do





- **Don't Regret The Bet Campaign**
- Outreach Events
- Community Resources
- Speaking Engagements
- Voluntary Self-Exclusion Programs
- Problem Gambling Diversion Program

# Outreach

### **Community Resources**

- DontRegretTheBet.org
- Michigan.gov/mgcb
- Presentations and partnerships
- > Double Down Michigan podcast
- March is Problem Gambling Awareness Month
- September is Responsible Gaming Education Month







# Outreach

### Websites



>115,000 People have visited the new website
>141,000 visits to the new website





michigan.gov/mgcb







# Outreach

### Podcast

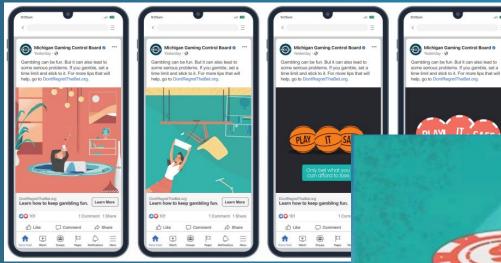
- Host Executive Director Henry Williams discusses responsible gaming, industry news, gaming legislation in our state, current trends and more.
- Features special guests from the gaming industry so you can get the inside scoop.
- Access on Buzzsprout, Apple Podcasts, Spotify, Amazon Music, iHeart Radio, and more.





# Media Campaign







dontregretthebet.org

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- Statewide Behavior Targeting social campaign has a 3.37% CTR
- Socials have been engaged with over 663,000 times



Get helpful tips at DontRegretTheBet.org



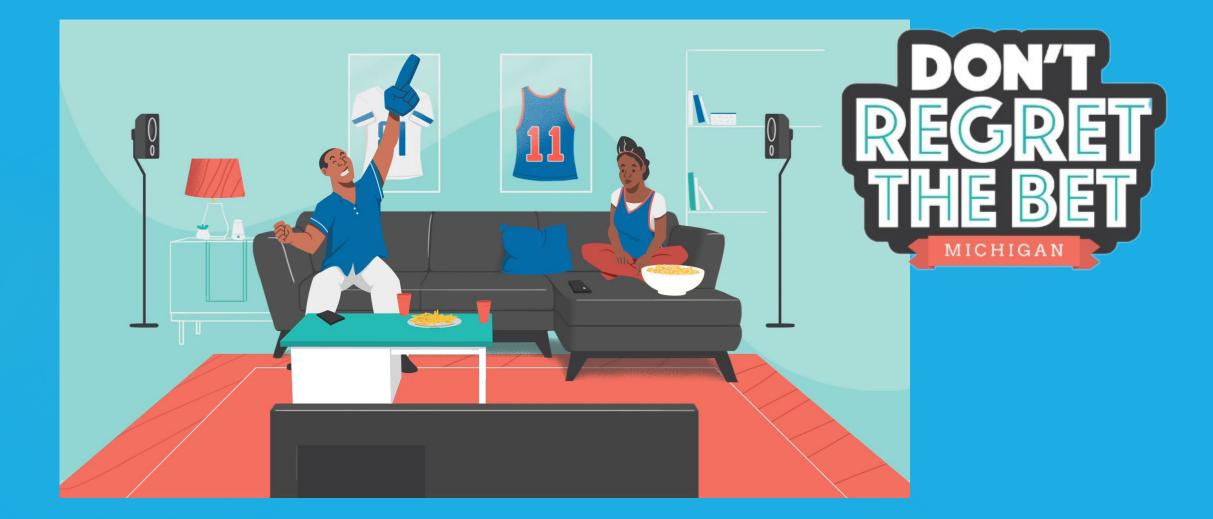


# Commercials (TV & Social Media)





# Commercials (TV & Social Media)



# Media Campaign



The "Don't Regret the Bet" campaign received national and international acclaim

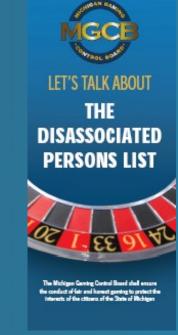
- PRNEWS Digital Awards First Place: Facebook Platform Presence
- AVA Digital Platinum Award: Digital Marketing Campaign
- > AVA Digital Platinum Award: Creativity in Website Design
- dotCOMM Platinum Award: Website Elements/Microsite
- dotCOMM Platinum Award: Digital Marketing Campaign
- MarCom Platinum Award: Integrated Marketing
- Viddy Platinum Award: Integrated Marketing
- Shorty Awards finalist in the Social Good Campaign category



### Request a package of **Responsible Gaming Resources**



1-800-GAMBLER Coming Soon!







#### MICHIGAN GAMING CONTROL BOARD URGES AWARENESS OF REMAINING **RESPONSIBLE WHILE GAMING**

#### **Online Responsible Gaming Tools** Did you know?

While most gambling doesn't hurt anyone, some people do become "hooked" on gambling and can't stop betting. For those who want to exercise control over their gambling, the online gaming and sports betting providers offer several options on their sites.



· Customers can opt into a time management system that allows you to limit your daily. weekly, and/or monthly time on the site; after exceeding this time you are prevented from further play.

· Online gaming and sports betting sites offer reminders during your session of time spent on the site and the amounts spent; these can be done every 15, 30 or 45 minutes.



- Deposit - limit the total dollar amount that can be deposited to your account on a daily, weekly, and/or monthly basis.
  - . Total Wager limit the total do ar amount allowed per wager on a daily, weekly, and/or monthly basis.
  - Maximum Single Wager limit the total dollar amount per line on each wager allowed on a daily, weekly, and/or monthly basis,



#### "Cooling off Period"

Many platform providers allow customers to temporarily suspend their account from further gaming; suspensions span from days to weeks and cannot be reversed.

· During the suspension, customers are unable to re-open their account until the scheduled re-opening date.

For more tips to game responsibly, ways to recognize signs of problem gaming. and resources for help go to www.michigan.gov/mgcb

PDF's downloadable from our website or via email request mgcb-rgd@michigan.gov





MotorCity Casino

Hollywood Casino at Greektown

town MGM Grand Detroit Casino





What programs are available in Michigan?



## Michigan Voluntary Self-Exclusion Programs

### **Disassociated Persons List**

### **Responsible Gaming Database**

#### **Commercial Casinos**



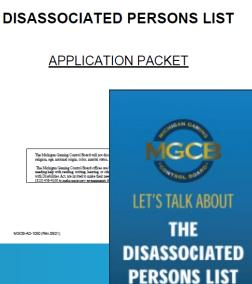
#### **Online Gambling and Sports Betting sites**



## Disassociated Persons List (DPL)

### Facts

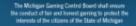
- Voluntary self-exclusion from gambling at Detroit casinos
- May not enter or be present on casino gaming floor for any reason
- Permitted in the hotel and conference areas
- **Consequences for violating the terms and conditions:** 
  - Criminal trespassing, which is punishable by imprisonment for not more than one year, a fine of not more than \$1,000 or both
  - Winnings are confiscated
- Confidential program, not open for public inspection
- DPL does not cover tribal casinos, applicant will need to contact individual tribal casino properties for information on self-exclusion.
- Lifetime program. After 5 years on the list, applicant is eligible to apply for removal.



Michigan Gaming Control Board

MGCB-40-1050 (Bey 09/21





### MGCB Rohrrol Bokes

### Placement on the DPL

- Appointments only
- ID verification
- Appointment session is video recorded
- Comprehensive review of application
- Applicant picture and information is electronically sent to the Detroit casinos upon completion of appointment
- Provided counseling information and responsible gaming literature





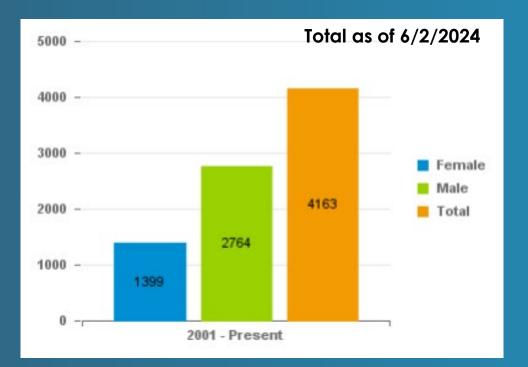
### Problem Gambling **Diversion** Program

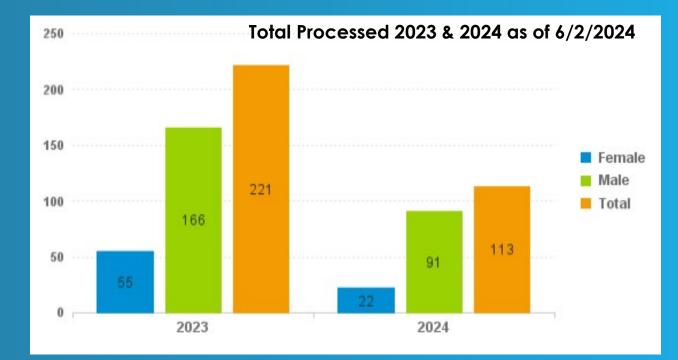
- ✓ Coordinated effort between MGCB, Attorney General, MI State Police, and DHHS
- Provides treatment to offenders of the DPL in lieu of criminal trespassing charges
- Only eligible after the first offense
- ✓ 12 sessions in 6 months





### **Statistics**

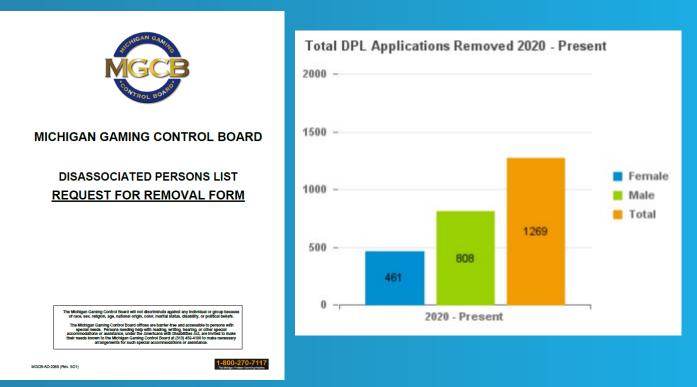






### **Request for Removal**

- ✓ Public Act 225 of 2020
- Eligible only after 5 years
- Application available online
- ✓ Processing time
- ✓ Same process if they wish to return to DPL





The first Removal Application was approved on 11/19/2020. Since then, over <u>100</u> applicants have requested to be placed BACK on the DPL.





# Responsible Gaming Database

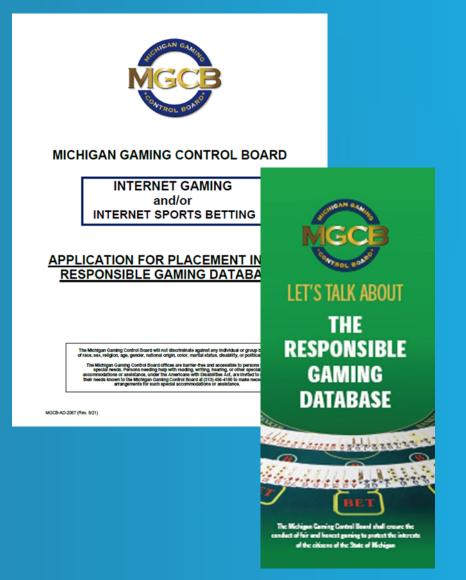
Responsible Gaming Database prohibits establishing any online gaming or sports betting accounts or participating in online gaming and/or sports betting with all providers authorized in Michigan for one year or five years.



# Responsible Gaming Database (RGD)

### Facts

- Voluntary self-exclusion from online gaming and online sports betting in Michigan
- Includes all 15 licensed online operators; associated with commercial casinos and tribal casino online platforms
- Application and verification
- 1-year or 5-year options
- Automatic removal when the time expires
- Confidential program
- Over 930 people listed in the RGD





# <u>DPL</u>

Vs.





- Exclusion from in-person gambling
- In-person appointment
- Criminal trespassing charge

-	
_	

Exclusion from online gambling
Email, mail or drop off application
No criminal consequence



•••

- Immediately in affect
- Lifetime. Eligible for removal after 5 years



Application processing time 1-year or 5-year exclusion



Gambling in any form is for entertainment purposes only. Remember – play it smart.

Don't regret the bet!



# **THANK YOU!**

# Gambling Disorder Helpline, Treatment, Prevention and Outreach Services



Alia S. Lucas

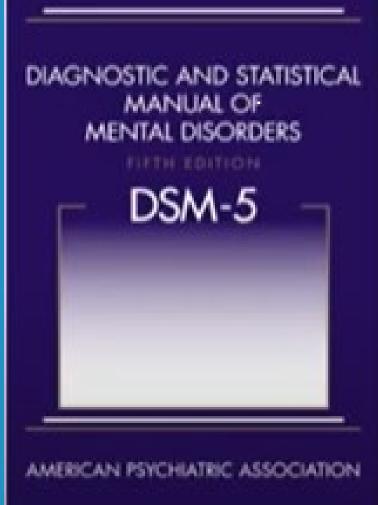
Gambling Disorder Program Specialist MI Dept of Health and Human Services

# What is Gambling Disorder



Persistent, recurrent problematic gambling behavior with clinically significant impairment.

- Needs to gambling with more money to achieve desired excitement
- Is restless when attempting to stop
- Repeated unsuccessful attempts to quit
- Preoccupied with gambling
- Chases loses
- Lies about gambling
- Jeopardizes relationships, career, education
- Relies on other for financial relief



# Public Act 70 of 1997 states...

- The Compulsive Gaming Prevention Act governs use of the Compulsive Gaming Prevention Fund (CGPF)
- Comprised of contributions from the MI State Lottery (MSL) and MI Gaming Control Board (MGCB)
- Funds support the toll-free compulsive gambling helpline and problem gambling treatment, prevention, education, training, research, and evaluation
- MDHHS authorizes the distribution of funds after consultation with the MSL and MGCB
- Collaborative approval for funding changes







### Michigan Department of Health and Human Service

# How Do We Serve?



#### **Gambling Disorder Helpline Services**

- Implemented Through Contract Agreement
- Accessible Via Call, Chat, and Text
- 24-Hour Accessibility

#### Gambling Disorder Treatment/Resource Referral

- Outpatient treatment Services and Residential treatment pilot
- Family, youth and young adult treatment services
- GA, GAMANON and Self-Exclusion referrals

# Gambling Disorder Outreach, Prevention and Education

- Gambling Disorder Prevention Coordinators
- Community and Industry Partner Training
- Awareness and Promotion to Underserved Communities



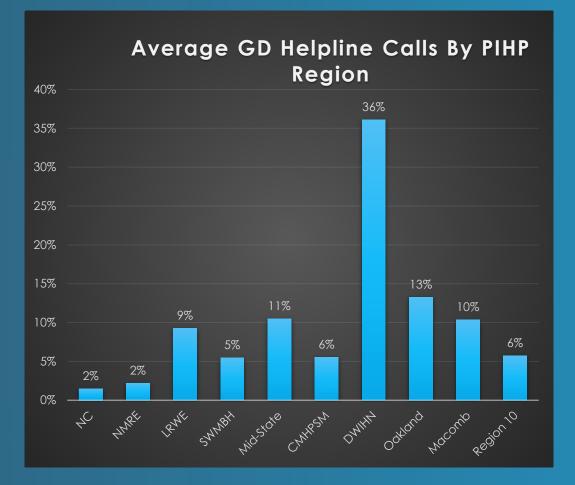


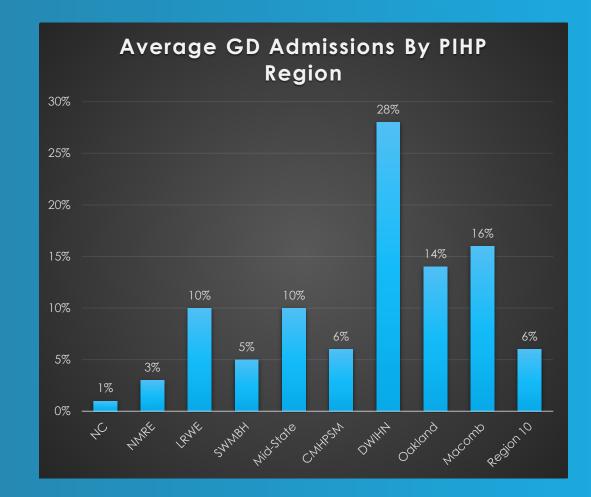
MI Problem Gambling Helpline What happens when you call, text, or chat.....

- Crisis Intervention
  - Provided by Master Level Clinicians
- NODS Assessment
- Treatment Referral
  - 37 Gambling Disorder trained clinicians statewide
  - > Up to 12 outpatient treatment sessions per referral
- Resource Referral



# FY23 Helpline/Outpatient Treatment Data

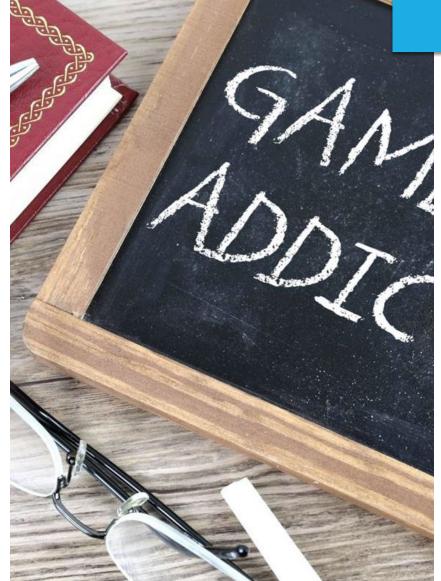






## MI Gambling Disorder Residential Treatment Pilot

- Services provided from FY19-FY23
- ► 3 Detroit Area Treatment Providers
- ► 30 Day Length of Stay
- 114 Treatment Admissions
- Services provided to men and women included
  - ▶ Intake/assessment,
  - Individual, family and group therapy,
  - Peer support services transitional supports,
  - Outpatient treatment referral
  - ► Gamblers' Anonymous Referral
  - Resource Referral





# FY23 GD Residential Pilot Admissions

## FY20 -23 Residential Treatment Admissions



# MI GD Diversion Treatment Program

- Developed by MGCB, MI Dept. of Attorney General (AG), MI State Police (MSP), and MDHHS
- Available for first time offenders
- 12 Tx sessions in six months
- Designated Tx panel
- Administrative and programmatic overs ight by MDHHS

### FY20-24 Diversion Admissions





### Gambling Disorder Prevention Coordinators

#### Seven GD Prevention Coordinators (GDPC) Designated to...

- Increase GD awareness
- Promote GD education among youth, adult and underserved populations
- Promote GD help-line and treatment services

#### > GDPC Prevention efforts

- GD Education
- > Tribal Gambling Education
- > Youth Gambling Education
- GD Focused Media Campaigns
- EMR inclusion of NODS during SUD intake

#### Collective Outreach Efforts Have Resulted In:

- > 366,278 People Reached
- > 727 GD educated youth
- 7,168 Completed NODS Assessments
- Multi-county media campaign with more than 5M impressions, 3, 486 clicks, and 204,818 engagement







### NorthCare Network

Prepaid Inpatient Health Plan for the Upper Peninsula Managing specialty mental health & substance abuse services & supports

MSHN Network



### Community MH Partnership of SW MI (CMHPSM)





- Provided Stacked Deck, youth GD prevention training to all regional GD Prevention Coordinators
- NODS Clip implemented at SUD intakes
- Consistent compliance rate of 98.6%
- Increased identification of atrisk clients and GD helpline referral
- Media campaign development targeting school age youth

# Inter-Tribal Council of Michigan (ITC)

- Presented to 5th -12 grade students, school staff, parent committees and BH conference participants
- 1,278 individuals reached
- Multi-county billboard campaign
- PSA ran across a variety of television and streaming services
- Recovery testimonial shared in training materials and presentations











PROBLEM GAMBLING FY'23 MEDIA RECAP

## FY23 GD Media Campaign Overview



#### **MEDIA OVERVIEW**



#### **OBJECTIVE:**

- General: To urge people with a gambling problem and family of problem gamblers to call the helpline or visit the website for more information.
- Gamers + Parents: To educate gamers and parents about how online gambling can evolve into a gambling problem.
- · Symposium: To encourage people with a gambling problem to attend the symposium.



### TARGET AUDIENCE:

- · General: A21-64 who are problem gamblers and loved ones
- People who participate in online sports gambling
- Gamers + Parents: P13-21 who are at risk to participate in online gambling and their parents
- · Symposium: Professionals who work with problem gamblers and others who suffer from addiction





## FY23 GD Media Campaign Creatives





#### ----

Whether it's getting cookery advice or help with a speech, ChatGPT has been the first opportunity for many people to play with an artificial intelligence (AI) system.



MICHHS

The artificial intelligence (AI) was trained using text databases from the internet, including books, magazines and Wikipedia entries. In all 300 billion words were fed into the system.

The end result is a Chatbot that can seem eerily human, but with an encyclopedic knowledge.

Tell ChatGPT what you have in your kitchen cabinet and it will give you a recipe. Need a snappy intro to a big presentation? No problem.

But is it too good? Its convincing approximation of human responses could be a powerful tool for those up to no good.

Academics, cybersecurity researchers and Al



## FY23 GD Media Campaign Creatives



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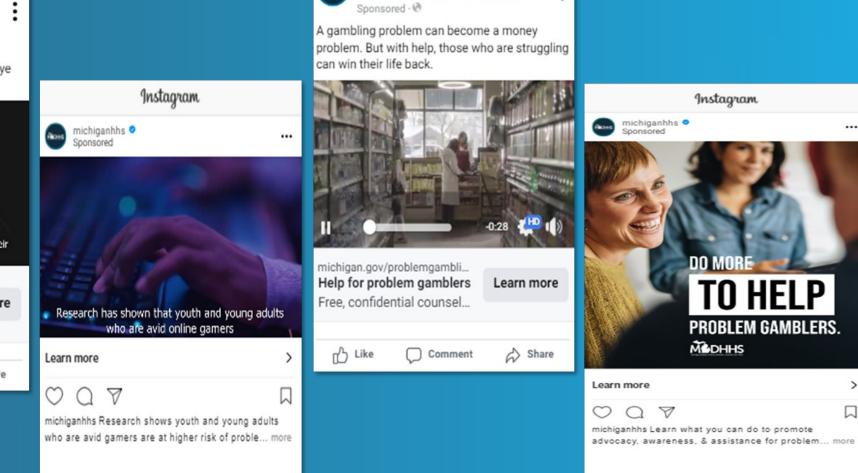
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Michigan Department of Health and Human Services 🤗 🗙 Sponsored · 🙆

New ways to gamble can make it harder for recovering problem gamblers to keep their eye on the ball. But we can help.





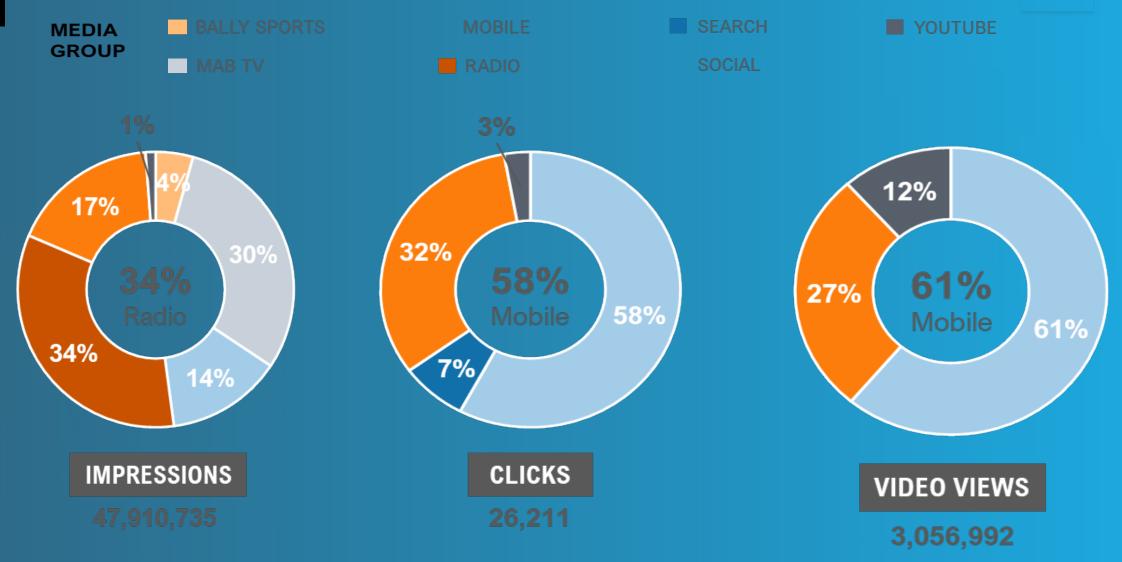
MICHOS

Michigan Department of

Health and Human Services 🧿 🗙 🚦



# FY23 GD Media Campaign Performance





### Michigan Department of Health and Human Services Webpage

#### ► Treatment

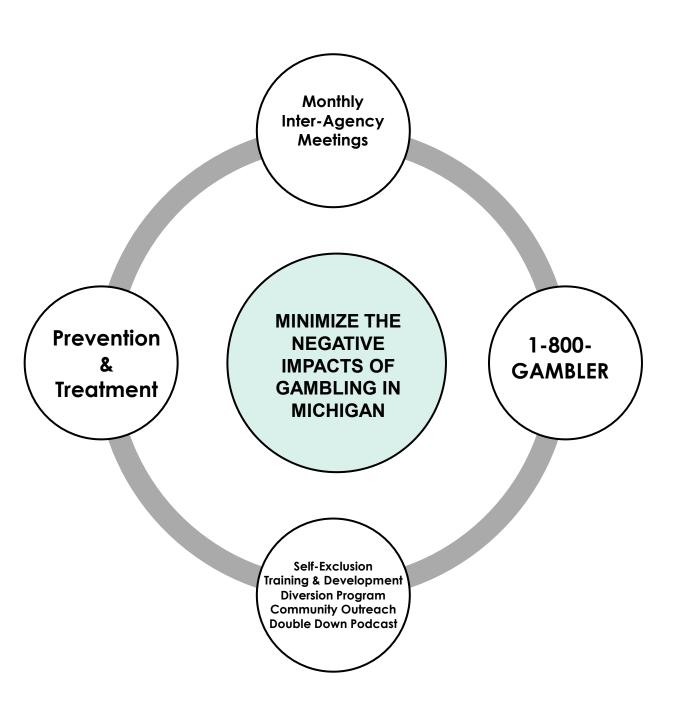
- ► Prevention
- Gambling Disorder Studies and Surveys
- Annual Reports Gamble Responsibly
- Gambling Disorder Related Resources
- ► 223,494 views during FY23



One Shared Goal













Keesha Garrett, Corporate Responsibility Director 517-914-7550 garrettk10@michigan.gov www.Michigan.gov/msl www.MichiganLottery.com Responsible Gaming Helpline Text- 248-648-3363 Sandra Johnson, Responsible Gaming Section Manager johnsons56@Michigan.gov 313-456-4202 Sarah Rye, Department Specialist ryes@michigan.gov 313-456-2377 Responsible Gaming Section: 888-223-3044 www.michigan.gov/mgcb www.DontRegretTheBet.org Alia Lucas, Program Specialist 517-241-1768 lucasa3@michigan.gov www.michigan.gov/mdhhs/keep-mihealthy/mentalhealth/gambling

Problem Gambling Helpline 800-270-7117

Problem Gambling Helpline Text/Chat 877-535-1199

# **Questions?**