

TITLE 11—DEPARTMENT OF PUBLIC SAFETY
Division 45—Missouri Gaming Commission
Chapter 20—Sports Wagering

ORDER OF RULEMAKING

By the authority vested in the Missouri Gaming Commission under section 39(g) of Article III, *Missouri Constitution*, the commission adopts a rule as follows:

11 CSR 45-20.410 is adopted.

A notice of proposed rulemaking containing the text of the proposed rule was published in the *Missouri Register* on June 16, 2025 (50 MoReg 824–825). Those sections with changes are reprinted here. This proposed rule becomes effective thirty (30) days after publication in the *Code of State Regulations*.

SUMMARY OF COMMENTS: The public comment period ended July 16, 2025, and the commission held a public hearing on the proposed rule on July 17, 2025. There were three (3) attendees at the public hearing, but no comments were made. The commission received four (4) written comments on the proposed rule. Commission staff made two (2) comments on the proposed rule.

COMMENT #1: Sections (1)-(3) and (6)-(7) – A staff member suggested clarifying which licensees are being referenced.

RESPONSE AND EXPLANATION OF CHANGE: Agreed and revised.

COMMENT #2: Section (6) – Craig Williams, a member of the general public, suggested revising the language to include a requirement for operators to include in the house rules a description of wagering activity that would result in account suspension or wagering limitations.

RESPONSE: The commission may consider adding this requirement in the future. No changes have been made to the rule as a result of this comment.

COMMENT #3: Subsection (6)(K) – Rebecca London, with DraftKings, suggested revising the language to state, “A definition of prohibited wagering participants” instead of “prohibited wagering activity” to provide consistency between regulatory definitions and operator-specific rules.

RESPONSE AND EXPLANATION OF CHANGE: Partially agreed and revised. The commission added a “description of individuals prohibited from wagering” and retained “prohibited wagering activity” because not all prohibited wagering activity is related to prohibited persons.

COMMENT #4: Paragraph (6)(L)1. – Daniel Rainieri, with BetMGM, suggested revising “calendar days” to “business days” to align with industry standards.

RESPONSE: Given that this industry operates 24 hours a day, using “business days” may not be clear to all parties while “calendar days” is clear. No changes have been made to the rule as a result of this comment.

COMMENT #5: Subsection (6)(M) – Rebecca London, with DraftKings, suggested removing this subsection as it is the operator’s responsibility to monitor, investigate, and report such activity in accordance with regulatory requirements.

RESPONSE: The house rules need to include instructions on how to report prohibited conduct, criminal behavior, and violations to the commission in the instance that a patron knows of such occurrence. No changes have been made to the rule as a result of this comment.

COMMENT #6: Private Cost Statement – A staff member suggested revising the fiscal note to reflect the new anticipated number of Retail licensees and to reflect projected annual costs.

RESPONSE AND EXPLANATION OF CHANGE: Agreed and revised the fiscal note to change the number of Retail licensees and to reflect projected annual costs.

11 CSR 45-20.410 House Rules

(1) Each Retail licensee and Mobile licensee shall establish and maintain house rules and shall conduct sports wagering in accordance with its house rules.

(2) Retail licensees and Mobile licensees shall not include any content in the house rules that are inconsistent with the approved internal controls or any existing regulations.

(3) Retail licensees and Mobile licensees shall provide upon request a copy of its house rules to any patron or the commission.

(6) The house rules shall include, but not be limited to:

(F) Procedures for patrons to redeem winning tickets by mail, if permitted by the Retail licensee;

(I) A list of all forms of payment the Retail licensee or Mobile licensee accepts for placement of wagers;

(K) A description of individuals prohibited from wagering and prohibited wagering activities;

(L) A description of means by which a patron may submit a complaint to the Retail licensee or Mobile licensee, including—

(7) Each Retail licensee and Mobile licensee shall submit a copy of its house rules and any subsequent revisions to its house rules to the commission for approval. Any house rules or amendments thereto shall be approved by the commission prior to implementation.

REVISED PRIVATE COST: The cost to private entities is an estimated annual cost of fifteen thousand dollars (\$15,000) versus the estimated cost of seventeen thousand four hundred dollars (\$17,400) in the aggregate, which was submitted in the original estimate.