



COLORADO
Office of Behavioral Health
Department of Human Services

Gambling Addiction Program Report (C.R.S. 12-47.1-1601 (1) (a.5) (II))

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PREPARED FOR
Colorado House Health and Human Services Committee
Colorado Senate Health and Human Services Committee

PREPARED BY
Colorado Department of Human Services, Office of Behavioral Health

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- Mary McMahon, Manager, CAC Clinical Training Program and Gambling Grant Program Administrator
- Chelsey Hall, Grant Development Specialist

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Executive Summary

The Colorado Department of Human Services (CDHS), Office of Behavioral Health (OBH) is required to submit an annual report to the Colorado House of Representatives Health and Human Services Committee and the Colorado Senate Health and Human Services Committee on the grant money awarded through the Gambling Addiction Program.

This program supports individual applicants seeking national certification for gambling addiction counseling and organizations serving uninsured and underinsured clients. Services reimbursed by private insurance or Medicaid are not represented in this report.

Highlights from this report include:

- The total appropriated budget for the FY2017-18 Gambling Addiction Program was \$100,000 and used to fund:
 - Training grants for individuals seeking certification; and
 - Treatment grants for organizations providing gambling addiction counseling services
- Three individuals applied for training grants. All were awarded, totaling \$8,550.
- Two organizations received treatment grants totaling \$73,587.
- According to the 2013 National Survey of Problem Gambling Services, for those states that invested into problem gambling services, Colorado fell on the lowest end of the spectrum as far as amount invested.
- The Gambling Addiction Hotline phone number is 1-800-522-4700 and is available 24 hours a day, 365 days per year, and is staffed with trained behavioral health professionals.
- There are currently 13 certified gambling addiction treatment providers in Colorado.

Introduction

The Colorado Department of Human Services, Office of Behavioral Health respectfully submits the FY2017-18 report titled "Gambling Addiction Program Report" to the Colorado House Health and Human Services Committee and Senate Health and Human Services Committee in compliance with the following statute:

1) 12-47.1-1601 (1) (a.5) (II) C.R.S. 2017 Gambling Addiction Program

By January 1, 2009, and by each January 1 thereafter, the department of human services shall submit a report to the health and human services committees of the senate and House of Representatives, or their successor committees, regarding the grant program. The report shall detail the following information for the fiscal year in which the report is submitted:

- (A) The amount of moneys allocated to the gambling addiction account pursuant to paragraph (a) of subsection (1) of this section;*
- (B) The number of grant applications received and the total amount of grant moneys requested by grant applicants;*
- (C) The total amount of moneys in the gambling addiction account that was awarded as grants to applicants;*
- (D) The entities or programs that received grants and the amount of grant moneys each grant recipient received.*

Problem gambling is gambling behavior that causes disruptions in any major area of life: psychological, physical, social or vocational. The term "Problem Gambling" is a progressive addiction characterized by 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 and negative consequences. Individuals with problem gambling disorders often do not disclose the severity of their behavior, causing them not to receive the services they need.

Background and Overview of the Gambling Addiction Grant Program

Gambling Addiction Grant Program

House Bill 08-1314 was enacted by the Colorado General Assembly creating the Gambling Addiction Program within the Colorado Department of Human Services, Office of Behavioral Health (OBH). This established the use of moneys from the Local Government Limited Gaming Impact Fund to offer;

- Training Grants to behavioral healthcare professionals pursuing national accreditation as gambling addiction counselors; and
- Treatment Grants to state or local public and private entities or individuals who provide gambling addiction counseling services.

The Office of Behavioral Health implemented this program via the state procurement process to contract with agencies to administer the program pursuant to the statute and the funds appropriated. A documented quote was released in July 2014, and an award was made to the Center for Governmental Training, establishing it as the fiscal agent for both the treatment grant and training grant award processes. Thus, the Center for Governmental Training awarded grants to behavioral health professionals who were pursuing national certification as gambling counselors and who had completed at least half of the counseling hours required for national accreditation (training grants). The Center for Governmental Training provided grants to state or local public and private entities or individuals that provide gambling addiction counseling services (treatment grants). In 2015, OBH became the fiscal agent for all grants and established the Gambling Addiction Program to be the payer of last resort (OBH) to avoid duplicate payment for services. OBH required verification that another payer source was not available when counselors sought grants under this program. See Appendix I for the statement on the role of OBH related to the Affordable Care Act and expanded Medicaid coverage.

Training Grants

The funds available for education grants in this program for FY2017-18 were \$10,000. The Office of Behavioral Health selected a number of behavioral health professionals seeking national accreditation to provide problem gambling treatment services in Colorado. The funds were awarded as grants to behavioral health professionals that are eligible to pursue national accreditation. OBH required semi-annual status reports from successful applicants, documenting their progression towards national accreditation. If a successful applicant does not complete their national accreditation within two years from the initial award, OBH may recover award funds from the applicant. OBH has not had to recover any awards since the program's inception.

Treatment Grants

The funds available statewide to be used for screening¹, assessment and counseling services in this program for FY2017-18 were \$85,000. Pursuant to C.R.S. § 12-47.1-1601, the Office shall select a number of organizations, programs, or individuals to provide problem gambling counseling services in Colorado. The funds shall be awarded as grants to organizations, programs, or individuals for counseling services conducted by nationally accredited counselors or counselors eligible to pursue national accreditation. To ensure that qualified and competent professionals will provide counseling services to those individuals who are assessed to have a gambling addiction, as well as others who have been affected by a gambling problem, agencies and applicants shall provide proof of national accreditation or that he or she has completed at least half of the counseling hours required for national accreditation. Quarterly reports are to be submitted to OBH within 30 days of the end of each quarter.

2015 Audit of the Gambling Program

The Colorado Office of the State Auditor conducted an audit in 2015 to determine whether the Gambling Addiction Program was operating effectively, in line with statutes and legislative intent, to address problem gambling in Colorado. As a result of the audit, the Gambling Addiction Program provided grants to clinicians seeking the International Certified Gambling Counselor (ICGC) credential as well as providing gambling addiction grants for services to indigent persons seeking gambling addiction treatment.

As of July 2016, the Colorado Department of Human Services, Office of Behavioral Health had agreed to the recommendations and submitted a status report to the Office of the State Auditor. By the end of FY2017-18, all recommendations have been fully implemented.

Evaluation of Colorado's Gambling Addiction Treatment Services

Following the Audit of 2015, the Colorado Department of Human Services requested through a legislative decision item, the one-time use of unspent gambling addiction account funds. The funds were to be used to evaluate the supply and demand for gambling counseling and problem gambling treatment accreditation in Colorado, due to the impact of the Affordable Care Act and the State and Federal Parity laws. The legislature approved of the requested funds.

Through a competitive bid process, Educational Policy Institute was awarded in May 2016 to conduct a statewide survey and evaluation. Policy recommendations based on the evaluation included the following:

1. Increase funding for awareness and treatment
2. Increase communication and outreach

¹ Gambling disorder screens may be accessed and downloaded on the National Council on Problem Gambling website: <http://www.ncpgambling.org/help-treatment/screening-tools/>

3. Expand screening and testing focusing on disorders with the highest rates of co-occurrence with gambling addiction
4. Utilize the existing judicial system and successful treatment facilities
5. Provide a family systems approach to care
6. Impose stricter penalties in the self-exclusion policy and consider a similar policy for the lottery inclusive of scratch off tickets
7. Set annual goals and revisit strategies

The Gambling Addiction Program expanded the screening and testing for individuals with gambling addiction and current partnerships with clinicians were formed. There has been a constant focus with the awarded providers on using a family systems approach.

The evaluation also outlined research that shows inadequate access and participation in addiction services can lead to higher rates of pre-treatment attrition, enhanced negative secondary effects (e.g. increased risk of substance abuse, increased risk of crime rates, and lower rates of employment), and social stigmatization². According to the 2013 National Survey of Problem Gambling Services, for those states that invested into problem gambling services, Colorado fell on the lowest end of the spectrum as far as amount invested. Colorado invested \$0.01 per capita while Delaware, at the high end of the spectrum, invested \$1.42 per capita. The average per capita expenditure for those states that invested in problem gambling services was \$0.32.³ The findings of this evaluation were used to inform Colorado policymakers and stakeholders of the funding and prevalence of gambling addiction services.

Colorado Certified Gambling Addictions Treatment Provider Locations

There are currently 13 certified gambling addictions treatment providers in Colorado, listed in the table below.

Table 1. Certified gambling addiction treatment providers in Colorado, 2018⁴

Provider	Contact Information
1. J. Michael Faragher, Psy.D., MAC CACIII, NCGC II, BACC	Phone: 303.434.6981 mike.faragher8@gmail.com
2. Nancy Lantz, NCGC-II, BACC	Phone: 303.475.4735 cccomgam@yahoo.com

² Pascoe, R.V., Rush, B., and Khobzi Rotondi, N. (2013). Wait times for publicly funded addiction and problem gambling treatment agencies in Ontario, Canada. BMC Health Services Research 2013, 13:483. www.biomedcentral.com/1472-6963/13/483

³ Problem Gambling Solutions, Inc., (2014). National Survey of Problem Gambling Services. www.ncpgambling.org/files/public/2013NationalSurveyofProblemGamblingServices%20FINAL.pdf

⁴ An Evaluation of the State of Colorado’s Gambling Addictions Treatment Services. December 19, 2016. <http://www.problemgamblingcolorado.org/content/treatment-options-providers>. Accessed November 2018.

3. Tammy Pope, NCGC-II	Phone: 303.947.8505 tammy_pope@comcast.net
4. John Brunswick, NCGC-II	Phone: 720.501.3614 johnbundrick@gmail.com
5. Sara Prager, NCGC-1	Phone: 303.779.9676 sprager@allhealthnetwork.org
6. Barbara Florey, NCGC-I	Phone: 303.525.3385 bwflorey@msn.com
7. Jeanne White, NCGC-I	Phone: 303.666.2000 jwhite_tabitha@yahoo.com
8. Charlie Johns, LPC, CAC III, NCGCII	Phone: 303.903.7627 cjohns322@gmail.com
9. Gary McCune, NCGC-II	Phone: 303.747.6562 gmccune24@aol.com
10. Julia Smith, NCGC-I	Phone: 720.984.1197 JuliaSmithLPC@gmail.com
11. Randall Smith, NCGC-II	Phone: 303.947.2480 RESolutions1@aol.com
12. Jennifer H. Hayden, NCGC-1	Phone: 719.539.6502 jenniferh@solvistahealth.org
13. Lawrence Wall, NCGC II	Phone: 303.339.0420 lswalljr@yahoo.com

Results

Gambling addiction tends to mirror other addiction disorders, therefore assessments for gambling addiction services do not vary from regular addiction assessments. A specific clinical certification and/or credential is not required in Colorado to serve those diagnosed with gambling addiction, rather traditional licensure for mental health treatment is sufficient. Those who applied for the gambling addiction training grants through OBH are seeking specialized training and education to serve this population. Providers who applied for the treatment grants were seeking funding to provide specialized services needed for uninsured or underinsured individuals with gambling addiction. Table 2 below shows the overall budget for the Gambling Addiction Program as it relates to statute requirements:

- (A) *The amount of moneys allocated to the gambling addiction account;*
- (B) *The number of grant applications received and the total amount of grant moneys requested by grant applicants;*
- (C) *The total amount of moneys in the gambling addiction account that was awarded as grants to applicants;*
- (D) *The entities or programs that received grants and the amount of grant moneys each grant recipient received.*

Table 2. Monies Allocated and Awarded from the Gambling Addiction Program for FY2017-18

(A) Gambling Addiction fund amount allocated	\$100,000	
(B) All training applicants who requested grant moneys were awarded and listed below in (C)	3	
(C) The total amount of moneys in the gambling addictions fund that was awarded as grants to training applicants who have two years to complete certification	\$8550	
(D) The entities or programs that received grants and the amount of moneys each grant recipient was awarded:	Nancy Lantz	\$24,500
	Aurora Mental Health Center	\$49,087
	Total	\$82,137

Additional Gambling Activities

Rocky Mountain Crisis Partners: Gambling Addiction Marketing Services and Hotline

The partnership with Rocky Mountain Crisis Partners (RMCP) to provide marketing services and promotion of hotline began in March 2017. Marketing materials were developed to increase the knowledge of scholarship funds available to individuals seeking national certification, provider funds available to help serve more of the indigent population struggling with gambling addiction and to spread awareness of the newly activated gambling hotline. See Appendix II for RMCP marketing materials.

The Gambling Addiction Hotline phone number is 1-800-522-4700 and is available 24 hours per day, 365 days per year staffed with trained behavioral health professionals to answer calls. All calls are confidential and information and referral assistance is provided. Resources for families, friends, co-workers and employees are offered with the available option of crisis intervention.

During FY2017-18, there were 1,117 calls to the gambling addiction hotline. A variety of self-reported issues were identified; anxiety concern, major life stressors, mood concern, family issues and/or substance use. Some identified referral sources included the Problem Gambling Coalition, Colorado Gamblers Anonymous and individual treatment providers. Rocky Mountain Crisis Partners has agreed to continue funding the hotline services after FY2017-18 and submit data for hotline utilization.

Office of Behavioral Health Gambling Research Forum

The Office of Behavioral Health coordinates Research Forums five times a year in recognition of four behavioral health awareness months and with one designated month for behavioral health workforce current trending topics. March's forum is tied to National Problem Gambling Awareness Month.

The Gambling Research Forum took place on March 28, 2018, at the Morgridge College of Education, University of Denver. Presenters included:

- Lawrence S. Wall Jr., MBA, CAP, CAC II, ICGC-II, ICADC, SAP
President, Problem Gambling Coalition of Colorado
- J. Michael Faragher, Psy.D., MAC, CACIII, NCGC/BACC
Director - Addiction Specialization, Counseling Psychology Dept., University of Denver
- Tammy L. Pope, MS, NCGC I
Choice Counseling and Recovery

Presentations explored changes to the landscape of gambling that included the emergence of legalized sports betting, current findings regarding screening, and a new path to obtain the training and credentials necessary to provide quality services to those impacted by gambling disorders. The forum presentations discussed various screening and assessment tools for Gambling Disorders.

Forum evaluation surveys are distributed in-person after each forum. Comments from the Gambling Research forum included:

- *"I have a strong inkling that Cognitive Behavioral Therapy and Motivational Interviewing have positive outcomes with this population. I was particularly interested in the thought processes and views about the underlying mechanism of Gambling Disorder."*
- *"It was interesting to hear about the available screens for gambling disorders. I will begin using them in my practice"*
- *"The information provided on legalized sports betting was great and much appreciated"*

Future Actions for the Gambling Addiction Program

Screen for Gambling Addiction

The Gambling Addiction Program will continue to engage treatment providers in Colorado to provide counseling services to those individuals who are screened and assessed to have a gambling problem as well as others who have been affected by the gambling in the past. Screening for problem gambling can be done with three (3) brief question surveys. Suggested screens for problem gambling include the following:

- Brief Biosocial Gambling Screen (BBGS)⁵
- Norc Diagnostic Screen for Gambling Problems (NODS)⁶

The Gambling Addiction Program will provide information to treatment providers to incorporate these screens at intake and during assessment with individuals entering their programs.

Increase Coordination with the Problem Gambling Coalition of Colorado

The Problem Gambling Coalition of Colorado's (PGCC) mission is to increase awareness, advocate treatment and promote research and education on problem gambling. A goal of the coalition is to provide up-to-date Colorado specific information and links to other resources. OBH has collaborated with the Problem Gambling Coalition to market awareness and educate the public on problem gambling through partnerships at the Colorado Winter Symposium, Colorado Mental Health Professionals Annual Conference and the Colorado Association for Addiction Professionals Annual Conference.

Increase Marketing Strategies

The Gambling Addiction Program is focused on increasing the number of behavioral health clinicians in Colorado who seek certification to become National Problem Gambling Counselors. By becoming a Nationally Certified Gambling Counselor, the clinician then has the training and experience to treat problem and pathological gamblers and their families. The Gambling Addiction Program will market flyers and brochures, in addition to utilizing social media at conferences and workshops across Colorado for promoting the Gambling Addiction Program. Rocky Mountain Crisis Partners intends to order Spanish-language materials, as well as look at developing targeted campaigns toward legalized gambling establishments throughout the state.

⁵ http://www.divisiononaddiction.org/bbgs_new/

⁶ <https://psychology-tools.com/nods-clip/>

New Legislative Requirements

Local Government Limited Gaming Impact Fund

In the upcoming fiscal years, OBH will be implementing the new legislation, SB 18-191, as it relates to the Gambling Addiction Program. These changes require that the state study and establish a plan for a successful gambling addiction program by March 2020.

C.R.S. 44-30-1301, the local government limited gaming impact fund.

(b) For the 2018-19 and 2019-20 state fiscal years, one hundred thousand dollars of the money allocated to the gambling addiction account shall be appropriated in each fiscal year as follows:

(I) Fifty thousand dollars to the department of local affairs to study and establish in policies and procedures what constitutes the "documented expenses, costs, and other impacts incurred directly as a result of limited gaming" described in subsection (1)(a) of this section; and

(II) Fifty thousand dollars to the department of human services to develop a plan, by no later than March 1, 2020, for a successful gambling addiction program in Colorado. The development of this program must involve the study of the magnitude of the gambling addiction problem in Colorado, the documentation of the existing financial resources and infrastructure to help address gambling addiction in the state, the study of best practices in other states for successful gambling addiction programs, and the documentation of any gaps in existing financial resources and infrastructure in Colorado, including the review of the need for increased addiction counselors

OBH will report findings and plans for implementation in next year's legislative report.

Conclusions

The Gambling Addiction Program is the primary state resource used to increase awareness of problem gambling across the state and to offer education and treatment services to those seeking help. OBH is committed to collaborating with partners and stakeholders and heightening the services that are available to indigent individuals for problem gambling, as well as recruiting behavioral health clinicians to seek national certification as a certified national gambling counselor.

The Gambling Addiction Program has encouraged and marketed the Colorado Gambling Addiction Hotline to individuals and others who may have a problem with gambling with consistent messaging that confidential help is available. The hotline is staffed by trained behavioral health professionals who are able to provide information on available treatment in a person's geographical location and able to assist in the referral process.

OBH is currently working to solicit a vendor to conduct the legislatively required study to capture the magnitude of the gambling addiction problem in Colorado. The study will document existing financial resources and infrastructure to help address gambling addiction in the state, best practices in other states for successful gambling addiction programs, and any gaps in existing financial resources and infrastructure in Colorado, including the review of the need for increased addiction counselors. OBH will develop a plan for a successful Gambling Addiction Program based on the study findings.

Appendices

Appendix I: Statement on the role of the Colorado Department of Human Services, Office of Behavioral Health related to Affordable Care Act and Expanded Medicaid Coverage

The Colorado Department of Human Services, Office of Behavioral Health funds behavioral health treatment services for individuals who are “medically indigent” and for whom services are not funded through another payment source. Colorado Department of Human Services, Office of Behavioral Health defines “medically indigent” as those individuals that have mental health and/or substance use disorders and incomes below 300% of the Federal Poverty Level.

The Affordable Care Act improved behavioral health system accessibility and affordability for Coloradans through expanded Medicaid eligibility, minimum benefit package requirements, and financial assistance through the Colorado health insurance marketplace. As a result of these health policy changes, many people who were formerly served through the Colorado Department of Human Services, Office of Behavioral Health service system can now be served by Medicaid or other health insurance. Consequently, Colorado Department of Human Services, Office of Behavioral Health is projecting lower demand for behavioral health services from individuals who are uninsured and lower costs associated with clients who may be only briefly uninsured.

Due to the significant changes in behavioral health funding since the passage of the Affordable Care Act, Colorado Department of Human Services, Office of Behavioral Health continues to refine its approach to ensuring that essential services are available to individuals who have emergent service needs, lack insurance coverage, or where services are not covered by public or private health insurance. To date, Colorado Department of Human Services, Office of Behavioral Health has determined that while most individuals may be eligible for health insurance, important service gaps remain in the areas of 1) prevention/early intervention; 2) specific types of treatment services such as residential substance abuse treatment; 3) recovery support services such as housing and employment assistance; and 4) essential complementary services such as cross system care coordination and transition supports. Further, Colorado Department of Human Services, Office of Behavioral Health has identified emergent services such as crisis response and detoxification as areas where capacity must be available regardless of payer source in order to facilitate public and individual safety.

To ensure that Colorado Department of Human Services, Office of Behavioral Health invests its resources wisely and does not duplicate services that are funded by other sources, it has reoriented contracting to strategically address the gaps in insurance coverage. The Colorado Department of Human Services, Office of Behavioral Health has focused attention on defining and supporting essential capacity while encouraging contractors to recover costs from insurance plans for covered services. These changes are intended to ensure a safety net of behavioral health services for all Coloradans while minimizing the duplication of payment for services.

In support of behavioral health treatment services for Coloradans the Colorado Department of Human Services; Office of Behavioral Health considers gambling addiction treatment as an important treatment service. The following is a report on the gambling addiction program.

Appendix II. Scholarship Grant Program, Provider Funds Available to Serve the Indigent and Hotline Flyers

Attention Behavioral Addictions Counselors! Scholarship Funds Available Now to become a Certified Gambling Addiction Counselor!

- **Are you a CAC II or higher provider? Consider becoming certified to provide gambling addiction treatment services.** A majority of gambling addicts also have coexisting substance use disorders involving drug and alcohol abuse
- **Are you an individual interested in providing addiction treatment services?** Comorbidity is a relevant concern with gambling addiction as addiction is largely associated with other problems like mood disorders, anti-social personality disorder, and depression



Did you know?

Approximately 2.5 million adults suffer from compulsive gambling, about 3 million are considered problem gamblers, and around 15 million adults are under the risk of becoming problem gamblers.

Colorado Clients Need YOUR Expertise!

Scholarships are available to Addiction Counselors interested in obtaining IGCG Certification.

For more information or to obtain an application, contact:
 Mary McMahon, Gambling Grant Program Administrator, Office of Behavioral Health, at mary.mcmahon@state.co.us



Problem gambling behavior has a far reach: the impact of this problem spans from the individual client's troubles to their families and friends, and even into the larger community.

YOU CAN HELP!

SCHOLARSHIPS AVAILABLE FOR YOUR PROFESSIONAL CERTIFICATION! APPLY TODAY!

Colorado Gambling Addiction Hotline is provided by



Are you a Nationally Certified Gambling Addiction Counselor? Do you want to help indigent clients who are unable to afford treatment? Financial Assistance is Available!

For providers and clinics certified to provide treatment services for clients with Gambling Addiction, grant funds are now available through the Office of Behavioral Health in order to provide treatment for indigent clients.



The epidemic of pathological or problem gambling is cyclical – for many who suffer from a gambling addiction the means to pay for treatment, once they begin to seek it, is one of the most significant barriers.

For more information or to obtain an application, contact:

Mary McMahon, Gambling Grant Program Administrator, Office of Behavioral Health, at mary.mcmahon@state.co.us



Gambling Addiction can be just as devastating as chemical addictions when it comes to the consequences. You have the expertise and knowledge to help this important and sometimes hidden population in need of services.

If you are a **Nationally Certified Gambling Counselor** working with persons in need of **financial assistance for treatment** – financial assistance is available.

- **ORGANIZATIONS, PROGRAMS, INDIVIDUALS** are encouraged to apply.
 - Upwards of \$20,000/per applicant may be awarded
 - Priority may be given to providers who:
 1. Provide services in areas where there are currently no IGCG providers.
 2. Agree to implement universal screenings for gambling addiction.
- There is currently no deadline for applications – funding will be dispersed as eligible applicants are approved.

Colorado Gambling Addiction Hotline is provided by



Colorado Gambling Addiction Hotline

1- 800-522-4700

Free. Confidential. 24/7/365.

Signs of Problem Gambling in Teens

- Large amounts of money in teen's possession
- Gambling language and gambling an important conversational topic
- Bragging about winning
- Playing on a team, but not performing to normal abilities (shaving points)
- Overly interested in how other teams at school are performing
- Overly invested in performance of certain athletes (fantasy football/basketball/etc.)
- Asking/taking/stealing money from family friends and strangers
- Selling personal belongings (theirs and families)



How can you help your teen?

- Look for a time to raise the topic naturally
- Ask questions first
- Be patient and talk directly
- Call the Colorado Gambling Addiction Hotline at 1-800-522-4700 for help



Did you know?

Teen rates for problem gambling are higher than for adults. Approximately 4%-8% of kids between 12 and 17 years of age meet the criteria for a gambling problem, and another 10%-15% are at risk of developing a problem.

What does my teen need to know about gambling?

- **Gambling is not a way to make money.** The activities provided by casinos, racetracks, bingo halls, internet sites, or lotteries are all designed so that most people lose in the long run.
- **The difference between high-risk and low-risk gambling.** Those who gamble in a high-risk way lose the sense that it is only a game. They start to see gambling as a way to make money. Or they think they have special luck or abilities. Often when losing, the high-risk gambler will bet more and more to try and win back what has been lost. Those who gamble in a low-risk way naturally follow the principles of safer gambling. They see gambling as a form of entertainment. For the low-risk gambler, the small gambling loss is the cost of one night's entertainment – just like the cost of a movie ticket or eating out.
- **Problem gambling can lead to serious consequences.** These include the loss of money, mounting debts, and the loss of friends and family.

Colorado Gambling Addiction Hotline is provided by



1-800-522-4700