

October 22, 2026

**VIA EMAIL**

Adam Greenblatt  
Chief Executive Officer  
BetMGM  
Harborside Plaza 2,  
200 Hudson Street, Suite 700  
Jersey City, NJ 07311

Dear Mr. Greenblatt,

We write regarding the gambling industry's widely documented exploitation of vulnerable bettors through predatory VIP programs. We are deeply concerned that BetMGM may be exploiting these individuals through BetMGM Rewards, its VIP program, and write to demand answers about this program, as well as any other manipulative rewards or promotions.

As repeated stories from exploited gamblers and media reports have vividly documented, VIP programs are driving the gambling industry's most susceptible customers into debt and addiction through rewards tied to wagering ever increasing amounts of money. The dangling of perks—which include access to exclusive events, videos from celebrities and athletes, and tickets to the Super Bowl—distract bettors from their financial losses and encourage betting when they otherwise would not.<sup>1</sup> Gambling companies are even using artificial intelligence to identify and target gamblers on a losing streak with promotions to continue reckless gambling.<sup>2</sup> In addition, gambling companies often assign these bettors an account manager to coordinate VIP perks. These managers further fuel the gambling industry's exploitation by pushing rewards and non-stop promotions to bettors who exhibit clear signs of gambling addiction, even messaging them up to 100 times a day.<sup>3</sup>

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<sup>1</sup> David Gambacorta, "FanDuel Sent a Personal Message from Phillies Star Bryce Harper to a Customer with a Gambling Addiction," Inquirer.Com, The Philadelphia Inquirer, July 9, 2026, <https://www.inquirer.com/news/philadelphia/bryce-harper-fanduel-vip-video-gambling-addiction-20260709.html>.

<sup>2</sup> Alex Klavens et al., "How DraftKings Uses A.I. To Target the Gamblers Likeliest to Lose," *The New York Times*, September 19, 2026, <https://www.nytimes.com/2026/09/19/business/draftkings-ai.html>.

<sup>3</sup> Anna Betts, "US Gambling Giants Face Scrutiny over VIP Programs: 'Profits Take Priority over People'," *The Guardian*, The Guardian, February 22, 2025, <https://www.theguardian.com/us-news/2025/feb/22/sports-betting-vip-programs>.

Unsurprisingly, VIP programs have been at the center of controversy in both independent investigations as well as litigation filed by victims of the gambling industry. FanDuel, for instance, offered one of its VIP customers a personal message from Philadelphia Phillies first baseman Bryce Harper at the height of their addiction. In addition, recent reporting from ProPublica revealed that DraftKings rewarded a journalist who imitated clear signs of problem gambling—including chasing losses, placing nonstop microbets, and betting on obscure events—with a VIP membership.<sup>4</sup> Making matters worse, prediction markets are now enticing bettors with similar reward programs. For example, Kalshi launched its Platinum program to offer VIP customers with perks including merchandise, access to special events, and account managers.<sup>5</sup> This is especially concerning considering that prediction markets are actively flouting safeguards established by state gambling authorities and offering their products in states where sports betting is not legal.

It is wholly unacceptable that the gambling industry profits at the expense of its most vulnerable customers' financial and mental well-being. Given the clear harms stemming from VIP programs such as BetMGM Rewards, we demand answers to the following questions no later than November 5<sup>th</sup>, 2026:

1. Please provide the following information about enrollment and participation in BetMGM Rewards:
  - a. How many bettors are enrolled in BetMGM Rewards?
  - b. What is the average loss/gain of bettors in BetMGM Rewards over the six-month period prior to being enrolled in the program?
  - c. What is the average loss/gain of bettors in BetMGM Rewards after being enrolled in the program?
  - d. How many bettors in BetMGM Rewards have attempted to cut back their betting activity or close their accounts but were instead offered exclusive perks or offers? How many decided to keep betting after such offers?
  - e. How much does BetMGM earn in revenue from its VIP program?

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<sup>4</sup> Jake Pearson and Chris Alcantara, "I Deliberately Bet Like a Problem Gambler. DraftKings Made Me a VIP.," ProPublica, September 26, 2026, <https://www.propublica.org/article/draftkings-sports-gambling-problem-vip-fanduel>.

<sup>5</sup> Matthew Waters, "Kalshi Adds VIP Program For 'Most Loyal' Traders," Legal Sports Report, January 6, 2026, <https://www.legalsportsreport.com/250753/kalshi-adds-vip-program-for-most-loyal-traders/>.

2. Please fully list the perks, offers, and services that BetMGM has provided bettors in BetMGM Rewards, including whether it has ever sent videos from players or other celebrities to its customers to keep them engaged in gambling on the platform?
3. Please describe the review process customers must undergo before BetMGM offers them a VIP membership, including if BetMGM evaluates:
  - a. the total amount the customer had wagered beforehand and the amount that they had won or lost;
  - b. whether the customer had ever requested to suspend their account, pause notifications, or take action to limit their gambling on the platform;
  - c. whether the customer had ever exhibited any signs of problem gambling, regardless of if they sought help;
  - d. whether the customer had exhibited significant financial losses or economic hardship.
4. Does BetMGM ever coach or train its VIP managers to develop personal relationships with their clients in order to encourage more gambling?
5. Does BetMGM use artificial intelligence to track and target gamblers with perks and predatory promotions? If so, please describe how AI is used in this manner and what data about a bettor is used for these purposes.

Thank you for your attention to this matter.

Sincerely,



Richard Blumenthal  
United States Senator



Valerie P. Foushee  
Member of Congress



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Paul D. Tonko

Member of Congress

October 22, 2026

**VIA EMAIL**

Tom Reeg  
Chief Executive Officer  
Caesars Entertainment  
100 W. Liberty St. 12th Floor  
Reno, NV 89501

Dear Mr. Reeg,

We write regarding the gambling industry's widely documented exploitation of vulnerable bettors through predatory VIP programs. We are deeply concerned that Caesars may be exploiting these individuals through Caesars Rewards, its VIP program, and write to demand answers about this program, as well as any other manipulative rewards or promotions.

As repeated stories from exploited gamblers and media reports have vividly documented, VIP programs are driving the gambling industry's most susceptible customers into debt and addiction through rewards tied to wagering ever increasing amounts of money. The dangling of perks—which include access to exclusive events, videos from celebrities and athletes, and tickets to the Super Bowl—distract bettors from their financial losses and encourage betting when they otherwise would not.<sup>1</sup> Gambling companies are even using artificial intelligence to identify and target gamblers on a losing streak with promotions to continue reckless gambling.<sup>2</sup> In addition, gambling companies often assign these bettors an account manager to coordinate VIP perks. These managers further fuel the gambling industry's exploitation by pushing rewards and non-stop promotions to bettors who exhibit clear signs of gambling addiction, even messaging them up to 100 times a day.<sup>3</sup>

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<sup>1</sup> David Gambacorta, "FanDuel Sent a Personal Message from Phillies Star Bryce Harper to a Customer with a Gambling Addiction," Inquirer.Com, The Philadelphia Inquirer, July 9, 2026, <https://www.inquirer.com/news/philadelphia/bryce-harper-fanduel-vip-video-gambling-addiction-20260709.html>.

<sup>2</sup> Alex Klavens et al., "How DraftKings Uses A.I. To Target the Gamblers Likeliest to Lose," *The New York Times*, September 19, 2026, <https://www.nytimes.com/2026/09/19/business/draftkings-ai.html>.

<sup>3</sup> Anna Betts, "US Gambling Giants Face Scrutiny over VIP Programs: 'Profits Take Priority over People'," *The Guardian*, The Guardian, February 22, 2025, <https://www.theguardian.com/us-news/2025/feb/22/sports-betting-vip-programs>.

Unsurprisingly, VIP programs have been at the center of controversy in both independent investigations as well as litigation filed by victims of the gambling industry. FanDuel, for instance, offered one of its VIP customers a personal message from Philadelphia Phillies first baseman Bryce Harper at the height of their addiction. In addition, recent reporting from ProPublica revealed that DraftKings rewarded a journalist who imitated clear signs of problem gambling—including chasing losses, placing nonstop microbets, and betting on obscure events—with a VIP membership.<sup>4</sup> Making matters worse, prediction markets are now enticing bettors with similar reward programs. For example, Kalshi launched its Platinum program to offer VIP customers with perks including merchandise, access to special events, and account managers.<sup>5</sup> This is especially concerning considering that prediction markets are actively flouting safeguards established by state gambling authorities and offering their products in states where sports betting is not legal.

It is wholly unacceptable that the gambling industry profits at the expense of its most vulnerable customers' financial and mental well-being. Given the clear harms stemming from VIP programs such as Caesars Rewards, we demand answers to the following questions no later than November 5<sup>th</sup>, 2026:

1. Please provide the following information about enrollment and participation in Caesars Rewards:
  - a. How many bettors are enrolled in Caesars Rewards?
  - b. What is the average loss/gain of bettors in Caesars Rewards over the six-month period prior to being enrolled in the program?
  - c. What is the average loss/gain of bettors in Caesars Rewards after being enrolled in the program?
  - d. How many bettors in Caesars Rewards] have attempted to cut back their betting activity or close their accounts but were instead offered exclusive perks or offers? How many decided to keep betting after such offers?
  - e. How much does Caesars earn in revenue from its VIP program?

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<sup>4</sup> Jake Pearson and Chris Alcantara, "I Deliberately Bet Like a Problem Gambler. DraftKings Made Me a VIP.," ProPublica, September 26, 2026, <https://www.propublica.org/article/draftkings-sports-gambling-problem-vip-fanduel>.

<sup>5</sup> Matthew Waters, "Kalshi Adds VIP Program For 'Most Loyal' Traders," Legal Sports Report, January 6, 2026, <https://www.legalsportsreport.com/250753/kalshi-adds-vip-program-for-most-loyal-traders/>.

2. Please fully list the perks, offers, and services that Caesars has provided bettors in Caesars Rewards, including whether it has ever sent videos from players or other celebrities to its customers to keep them engaged in gambling on the platform?
3. Please describe the review process customers must undergo before Caesars offers them a VIP membership, including if Caesars evaluates:
  - a. the total amount the customer had wagered beforehand and the amount that they had won or lost;
  - b. whether the customer had ever requested to suspend their account, pause notifications, or take action to limit their gambling on the platform;
  - c. whether the customer had ever exhibited any signs of problem gambling, regardless of if they sought help;
  - d. whether the customer had exhibited significant financial losses or economic hardship.
4. Does Caesars ever coach or train its VIP managers to develop personal relationships with their clients in order to encourage more gambling?
5. Does Caesars use artificial intelligence to track and target gamblers with perks and predatory promotions? If so, please describe how AI is used in this manner and what data about a bettor is used for these purposes.

Thank you for your attention to this matter.

Sincerely,



Richard Blumenthal  
United States Senator



Valerie P. Foushee  
Member of Congress

A handwritten signature in blue ink that reads "Paul D. Tonko". The signature is fluid and cursive, with the first name "Paul" and last name "Tonko" being more prominent than the middle initial "D".

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Paul D. Tonko

Member of Congress

Congress of the United States  
Washington, DC 20510

October 22, 2026

**VIA EMAIL**

Jason Robins  
Chief Executive Officer  
DraftKings  
222 Berkeley St  
Boston, MA 02116

Dear Mr. Robins,

We write regarding the gambling industry's widely documented exploitation of vulnerable bettors through predatory VIP programs. We are deeply concerned that DraftKings may be exploiting these individuals through Dynasty Rewards, its VIP program, and write to demand answers about this program, as well as any other manipulative rewards or promotions.

As repeated stories from exploited gamblers and media reports have vividly documented, VIP programs are driving the gambling industry's most susceptible customers into debt and addiction through rewards tied to wagering ever increasing amounts of money. The dangling of perks—which include access to exclusive events, videos from celebrities and athletes, and tickets to the Super Bowl—distract bettors from their financial losses and encourage betting when they otherwise would not.<sup>1</sup> Gambling companies are even using artificial intelligence to identify and target gamblers on a losing streak with promotions to continue reckless gambling.<sup>2</sup> In addition, gambling companies often assign these bettors an account manager to coordinate VIP perks. These managers further fuel the gambling industry's exploitation by pushing rewards and non-stop promotions to bettors who exhibit clear signs of gambling addiction, even messaging them up to 100 times a day.<sup>3</sup>

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<sup>1</sup> David Gambacorta, "FanDuel Sent a Personal Message from Phillies Star Bryce Harper to a Customer with a Gambling Addiction," Inquirer.Com, The Philadelphia Inquirer, July 9, 2026, <https://www.inquirer.com/news/philadelphia/bryce-harper-fanduel-vip-video-gambling-addiction-20260709.html>.

<sup>2</sup> Alex Klavens et al., "How DraftKings Uses A.I. To Target the Gamblers Likeliest to Lose," *The New York Times*, September 19, 2026, <https://www.nytimes.com/2026/09/19/business/draftkings-ai.html>.

<sup>3</sup> Anna Betts, "US Gambling Giants Face Scrutiny over VIP Programs: 'Profits Take Priority over People'," *The Guardian*, The Guardian, February 22, 2025, <https://www.theguardian.com/us-news/2025/feb/22/sports-betting-vip-programs>.

Unsurprisingly, VIP programs have been at the center of controversy in both independent investigations as well as litigation filed by victims of the gambling industry. FanDuel, for instance, offered one of its VIP customers a personal message from Philadelphia Phillies first baseman Bryce Harper at the height of their addiction. In addition, recent reporting from ProPublica revealed that DraftKings rewarded a journalist who imitated clear signs of problem gambling—including chasing losses, placing nonstop microbets, and betting on obscure events—with a VIP membership.<sup>4</sup> Making matters worse, prediction markets are now enticing bettors with similar reward programs. For example, Kalshi launched its Platinum program to offer VIP customers with perks including merchandise, access to special events, and account managers.<sup>5</sup> This is especially concerning considering that prediction markets are actively flouting safeguards established by state gambling authorities and offering their products in states where sports betting is not legal.

It is wholly unacceptable that the gambling industry profits at the expense of its most vulnerable customers' financial and mental well-being. Given the clear harms stemming from VIP programs such as Dynasty Rewards, we demand answers to the following questions no later than November 5<sup>th</sup>, 2026:

1. Please provide the following information about enrollment and participation in Dynasty Rewards:
  - a. How many bettors are enrolled in Dynasty Rewards?
  - b. What is the average loss/gain of bettors in Dynasty Rewards over the six-month period prior to being enrolled in the program?
  - c. What is the average loss/gain of bettors in Dynasty Rewards after being enrolled in the program?
  - d. How many bettors in Dynasty Rewards have attempted to cut back their betting activity or close their accounts but were instead offered exclusive perks or offers? How many decided to keep betting after such offers?
  - e. How much does DraftKings earn in revenue from its VIP program?

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<sup>4</sup> Jake Pearson and Chris Alcantara, "I Deliberately Bet Like a Problem Gambler. DraftKings Made Me a VIP.," ProPublica, September 26, 2026, <https://www.propublica.org/article/draftkings-sports-gambling-problem-vip-fanduel>.

<sup>5</sup> Matthew Waters, "Kalshi Adds VIP Program For 'Most Loyal' Traders," Legal Sports Report, January 6, 2026, <https://www.legalsportsreport.com/250753/kalshi-adds-vip-program-for-most-loyal-traders/>.

2. Please fully list the perks, offers, and services that DraftKings has provided bettors in Dynasty Rewards, including whether it has ever sent videos from players or other celebrities to its customers to keep them engaged in gambling on the platform?
3. Please describe the review process customers must undergo before DraftKings offers them a VIP membership, including if DraftKings evaluates:
  - a. the total amount the customer had wagered beforehand and the amount that they had won or lost;
  - b. whether the customer had ever requested to suspend their account, pause notifications, or take action to limit their gambling on the platform;
  - c. whether the customer had ever exhibited any signs of problem gambling, regardless of if they sought help;
  - d. whether the customer had exhibited significant financial losses or economic hardship.
4. Does DraftKings ever coach or train its VIP managers to develop personal relationships with their clients in order to encourage more gambling?
5. Does DraftKings use artificial intelligence to track and target gamblers with perks and predatory promotions? If so, please describe how AI is used in this manner and what data about a bettor is used for these purposes.

Thank you for your attention to this matter.

Sincerely,



Richard Blumenthal  
United States Senator



Valerie P. Foushee  
Member of Congress

A handwritten signature in blue ink that reads "Paul D. Tonko". The signature is fluid and cursive, with the first name "Paul" being the most prominent.

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Paul D. Tonko

Member of Congress

Congress of the United States  
Washington, DC 20510

October 22, 2026

**VIA EMAIL**

Michael Rubin  
Chief Executive Officer  
Fanatics  
95 Morton St  
New York NY 10014

Dear Mr. Rubin,

We write regarding the gambling industry's widely documented exploitation of vulnerable bettors through predatory VIP programs. We are deeply concerned that Fanatics may be exploiting these individuals through Fanatics ONE, its VIP program, and write to demand answers about this program, as well as any other manipulative rewards or promotions.

As repeated stories from exploited gamblers and media reports have vividly documented, VIP programs are driving the gambling industry's most susceptible customers into debt and addiction through rewards tied to wagering ever increasing amounts of money. The dangling of perks—which include access to exclusive events, videos from celebrities and athletes, and tickets to the Super Bowl—distract bettors from their financial losses and encourage betting when they otherwise would not.<sup>1</sup> Gambling companies are even using artificial intelligence to identify and target gamblers on a losing streak with promotions to continue reckless gambling.<sup>2</sup> In addition, gambling companies often assign these bettors an account manager to coordinate VIP perks. These managers further fuel the gambling industry's exploitation by pushing rewards and non-stop promotions to bettors who exhibit clear signs of gambling addiction, even messaging them up to 100 times a day.<sup>3</sup>

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<sup>1</sup> David Gambacorta, "FanDuel Sent a Personal Message from Phillies Star Bryce Harper to a Customer with a Gambling Addiction," Inquirer.Com, The Philadelphia Inquirer, July 9, 2026, <https://www.inquirer.com/news/philadelphia/bryce-harper-fanduel-vip-video-gambling-addiction-20260709.html>.

<sup>2</sup> Alex Klavens et al., "How DraftKings Uses A.I. To Target the Gamblers Likeliest to Lose," *The New York Times*, September 19, 2026, <https://www.nytimes.com/2026/09/19/business/draftkings-ai.html>.

<sup>3</sup> Anna Betts, "US Gambling Giants Face Scrutiny over VIP Programs: 'Profits Take Priority over People'," *The Guardian*, The Guardian, February 22, 2025, <https://www.theguardian.com/us-news/2025/feb/22/sports-betting-vip-programs>.

Unsurprisingly, VIP programs have been at the center of controversy in both independent investigations as well as litigation filed by victims of the gambling industry. FanDuel, for instance, offered one of its VIP customers a personal message from Philadelphia Phillies first baseman Bryce Harper at the height of their addiction. In addition, recent reporting from ProPublica revealed that DraftKings rewarded a journalist who imitated clear signs of problem gambling—including chasing losses, placing nonstop microbets, and betting on obscure events—with a VIP membership.<sup>4</sup> Making matters worse, prediction markets are now enticing bettors with similar reward programs. For example, Kalshi launched its Platinum program to offer VIP customers with perks including merchandise, access to special events, and account managers.<sup>5</sup> This is especially concerning considering that prediction markets are actively flouting safeguards established by state gambling authorities and offering their products in states where sports betting is not legal.

It is wholly unacceptable that the gambling industry profits at the expense of its most vulnerable customers' financial and mental well-being. Given the clear harms stemming from VIP programs such as Fanatics ONE, we demand answers to the following questions no later than November 5<sup>th</sup>, 2026:

1. Please provide the following information about enrollment and participation in Fanatics ONE:
  - a. How many bettors are enrolled in Fanatics ONE?
  - b. What is the average loss/gain of bettors in Fanatics ONE over the six-month period prior to being enrolled in the program?
  - c. What is the average loss/gain of bettors in Fanatics ONE after being enrolled in the program?
  - d. How many bettors in Fanatics ONE have attempted to cut back their betting activity or close their accounts but were instead offered exclusive perks or offers? How many decided to keep betting after such offers?
  - e. How much does Fanatics earn in revenue from its VIP program?

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<sup>4</sup> Jake Pearson and Chris Alcantara, "I Deliberately Bet Like a Problem Gambler. DraftKings Made Me a VIP.," ProPublica, September 26, 2026, <https://www.propublica.org/article/draftkings-sports-gambling-problem-vip-fanduel>.

<sup>5</sup> Matthew Waters, "Kalshi Adds VIP Program For 'Most Loyal' Traders," Legal Sports Report, January 6, 2026, <https://www.legalsportsreport.com/250753/kalshi-adds-vip-program-for-most-loyal-traders/>.

2. Please fully list the perks, offers, and services that Fanatics has provided bettors in Fanatics ONE, including whether it has ever sent videos from players or other celebrities to its customers to keep them engaged in gambling on the platform?
3. Please describe the review process customers must undergo before Fanatics offers them a VIP membership, including if Fanatics evaluates:
  - a. the total amount the customer had wagered beforehand and the amount that they had won or lost;
  - b. whether the customer had ever requested to suspend their account, pause notifications, or take action to limit their gambling on the platform;
  - c. whether the customer had ever exhibited any signs of problem gambling, regardless of if they sought help;
  - d. whether the customer had exhibited significant financial losses or economic hardship.
4. Does Fanatics ever coach or train its VIP managers to develop personal relationships with their clients in order to encourage more gambling?
5. Does Fanatics use artificial intelligence to track and target gamblers with perks and predatory promotions? If so, please describe how AI is used in this manner and what data about a bettor is used for these purposes.

Thank you for your attention to this matter.

Sincerely,



Richard Blumenthal  
United States Senator



Valerie P. Foushee  
Member of Congress

A handwritten signature in blue ink that reads "Paul D. Tonko". The signature is fluid and cursive, with the first name "Paul" being the most prominent.

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Paul D. Tonko

Member of Congress

**Congress of the United States**  
Washington, DC 20510

October 22, 2026

**VIA EMAIL**

Tarek Mansour  
Chief Executive Officer  
Kalshi  
594 Broadway, Suite 407  
New York, NY 10012

Dear Mr. Mansour,

We write regarding the gambling industry's widely documented exploitation of vulnerable bettors through predatory VIP programs. We are deeply concerned that Kalshi may be exploiting these individuals through Kalshi Platinum, its VIP program, and write to demand answers about this program, as well as any other manipulative rewards or promotions.

As repeated stories from exploited gamblers and media reports have vividly documented, VIP programs are driving the gambling industry's most susceptible customers into debt and addiction through rewards tied to wagering ever increasing amounts of money. The dangling of perks—which include access to exclusive events, videos from celebrities and athletes, and tickets to the Super Bowl—distract bettors from their financial losses and encourage betting when they otherwise would not.<sup>1</sup> Gambling companies are even using artificial intelligence to identify and target gamblers on a losing streak with promotions to continue reckless gambling.<sup>2</sup> In addition, gambling companies often assign these bettors an account manager to coordinate VIP perks. These managers further fuel the gambling industry's exploitation by pushing rewards and non-stop promotions to bettors who exhibit clear signs of gambling addiction, even messaging them up to 100 times a day.<sup>3</sup>

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<sup>1</sup> David Gambacorta, "FanDuel Sent a Personal Message from Phillies Star Bryce Harper to a Customer with a Gambling Addiction," Inquirer.Com, The Philadelphia Inquirer, July 9, 2026, <https://www.inquirer.com/news/philadelphia/bryce-harper-fanduel-vip-video-gambling-addiction-20260709.html>.

<sup>2</sup> Alex Klavens et al., "How DraftKings Uses A.I. To Target the Gamblers Likeliest to Lose," *The New York Times*, September 19, 2026, <https://www.nytimes.com/2026/09/19/business/draftkings-ai.html>.

<sup>3</sup> Anna Betts, "US Gambling Giants Face Scrutiny over VIP Programs: 'Profits Take Priority over People'," *The Guardian*, The Guardian, February 22, 2025, <https://www.theguardian.com/us-news/2025/feb/22/sports-betting-vip-programs>.

Unsurprisingly, VIP programs have been at the center of controversy in both independent investigations as well as litigation filed by victims of the gambling industry. FanDuel, for instance, offered one of its VIP customers a personal message from Philadelphia Phillies first baseman Bryce Harper at the height of their addiction. In addition, recent reporting from ProPublica revealed that DraftKings rewarded a journalist who imitated clear signs of problem gambling—including chasing losses, placing nonstop microbets, and betting on obscure events—with a VIP membership.<sup>4</sup> Making matters worse, prediction markets are now enticing bettors with similar reward programs. For example, Kalshi launched its Platinum program to offer VIP customers with perks including merchandise, access to special events, and account managers.<sup>5</sup> This is especially concerning considering that prediction markets are actively flouting safeguards established by state gambling authorities and offering their products in states where sports betting is not legal.

It is wholly unacceptable that the gambling industry profits at the expense of its most vulnerable customers' financial and mental well-being. Given the clear harms stemming from VIP programs such as Kalshi Platinum, we demand answers to the following questions no later than November 5<sup>th</sup>, 2026:

1. Please provide the following information about enrollment and participation in Kalshi Platinum:
  - a. How many bettors are enrolled in Kalshi Platinum?
  - b. What is the average loss/gain of bettors in Kalshi Platinum over the six-month period prior to being enrolled in the program?
  - c. What is the average loss/gain of bettors in Kalshi Platinum after being enrolled in the program?
  - d. How many bettors in Kalshi Platinum have attempted to cut back their betting activity or close their accounts but were instead offered exclusive perks or offers? How many decided to keep betting after such offers?
  - e. How much does Kalshi earn in revenue from its VIP program?

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<sup>4</sup> Jake Pearson and Chris Alcantara, "I Deliberately Bet Like a Problem Gambler. DraftKings Made Me a VIP.," ProPublica, September 26, 2026, <https://www.propublica.org/article/draftkings-sports-gambling-problem-vip-fanduel>.

<sup>5</sup> Matthew Waters, "Kalshi Adds VIP Program For 'Most Loyal' Traders," Legal Sports Report, January 6, 2026, <https://www.legalsportsreport.com/250753/kalshi-adds-vip-program-for-most-loyal-traders/>.

2. Please fully list the perks, offers, and services that Kalshi has provided bettors in Kalshi, including whether it has ever sent videos from players or other celebrities to its customers to keep them engaged in gambling on the platform?
3. Please describe the review process customers must undergo before Kalshi offers them a VIP membership, including if Kalshi evaluates:
  - a. the total amount the customer had wagered beforehand and the amount that they had won or lost;
  - b. whether the customer had ever requested to suspend their account, pause notifications, or take action to limit their gambling on the platform;
  - c. whether the customer had ever exhibited any signs of problem gambling, regardless of if they sought help;
  - d. whether the customer had exhibited significant financial losses or economic hardship.
4. Does Kalshi ever coach or train its VIP managers to develop personal relationships with their clients in order to encourage more gambling?
5. Does Kalshi use artificial intelligence to track and target gamblers with perks and predatory promotions? If so, please describe how AI is used in this manner and what data about a bettor is used for these purposes.

Thank you for your attention to this matter.

Sincerely,



Richard Blumenthal  
United States Senator



Valerie P. Foushee  
Member of Congress

A handwritten signature in blue ink that reads "Paul D. Tonko". The signature is fluid and cursive, with the first name "Paul" being the most prominent.

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Paul D. Tonko

Member of Congress

**Congress of the United States**  
Washington, DC 20510

October 22, 2026

**VIA EMAIL**

Shayne Coplan  
Chief Executive Officer  
Polymarket  
1280 Lexington Avenue  
New York, NY 10028

Dear Mr. Coplan,

We write regarding the gambling industry's widely documented exploitation of vulnerable bettors through predatory VIP programs. We are deeply concerned that Polymarket may be exploiting these individuals through its rebate programs, and write to demand answers about this program, as well as any other manipulative rewards or promotions.

As repeated stories from exploited gamblers and media reports have vividly documented, VIP programs are driving the gambling industry's most susceptible customers into debt and addiction through rewards tied to wagering ever increasing amounts of money. The dangling of perks—which include access to exclusive events, videos from celebrities and athletes, and tickets to the Super Bowl—distract bettors from their financial losses and encourage betting when they otherwise would not.<sup>1</sup> Gambling companies are even using artificial intelligence to identify and target gamblers on a losing streak with promotions to continue reckless gambling.<sup>2</sup> In addition, gambling companies often assign these bettors an account manager to coordinate VIP perks. These managers further fuel the gambling industry's exploitation by pushing rewards and non-stop promotions to bettors who exhibit clear signs of gambling addiction, even messaging them up to 100 times a day.<sup>3</sup>

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<sup>1</sup> David Gambacorta, "FanDuel Sent a Personal Message from Phillies Star Bryce Harper to a Customer with a Gambling Addiction," Inquirer.Com, The Philadelphia Inquirer, July 9, 2026, <https://www.inquirer.com/news/philadelphia/bryce-harper-fanduel-vip-video-gambling-addiction-20260709.html>.

<sup>2</sup> Alex Klavens et al., "How DraftKings Uses A.I. To Target the Gamblers Likeliest to Lose," *The New York Times*, September 19, 2026, <https://www.nytimes.com/2026/09/19/business/draftkings-ai.html>.

<sup>3</sup> Anna Betts, "US Gambling Giants Face Scrutiny over VIP Programs: 'Profits Take Priority over People'," *The Guardian*, The Guardian, February 22, 2025, <https://www.theguardian.com/us-news/2025/feb/22/sports-betting-vip-programs>.

Unsurprisingly, VIP programs have been at the center of controversy in both independent investigations as well as litigation filed by victims of the gambling industry. FanDuel, for instance, offered one of its VIP customers a personal message from Philadelphia Phillies first baseman Bryce Harper at the height of their addiction. In addition, recent reporting from ProPublica revealed that DraftKings rewarded a journalist who imitated clear signs of problem gambling—including chasing losses, placing nonstop microbets, and betting on obscure events—with a VIP membership.<sup>4</sup> Making matters worse, prediction markets are now enticing bettors with similar reward programs. For example, Kalshi launched its Platinum program to offer VIP customers with perks including merchandise, access to special events, and account managers.<sup>5</sup> This is especially concerning considering that prediction markets are actively flouting safeguards established by state gambling authorities and offering their products in states where sports betting is not legal.

It is wholly unacceptable that the gambling industry profits at the expense of its most vulnerable customers' financial and mental well-being. Given the clear harms stemming from programs such as Polymarket's rebate programs, we demand answers to the following questions no later than November 5<sup>th</sup>, 2026:

1. Please provide the following information about enrollment and participation in Polymarket's rebate programs:
  - a. How many bettors are enrolled in Polymarket's rebate programs?
  - b. What is the average loss/gain of bettors in Polymarket's rebate programs over the six-month period prior to being enrolled in the program?
  - c. What is the average loss/gain of bettors in Polymarket's rebate programs after being enrolled in the program?
  - d. How many bettors in Polymarket's rebate programs have attempted to cut back their betting activity or close their accounts but were instead offered exclusive perks or offers? How many decided to keep betting after such offers?
  - e. How much does Polymarket earn in revenue from its rebate programs?

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<sup>4</sup> Jake Pearson and Chris Alcantara, "I Deliberately Bet Like a Problem Gambler. DraftKings Made Me a VIP.," ProPublica, September 26, 2026, <https://www.propublica.org/article/draftkings-sports-gambling-problem-vip-fanduel>.

<sup>5</sup> Matthew Waters, "Kalshi Adds VIP Program For 'Most Loyal' Traders," Legal Sports Report, January 6, 2026, <https://www.legalsportsreport.com/250753/kalshi-adds-vip-program-for-most-loyal-traders/>.

2. Please fully list the perks, offers, and services that Polymarket has provided bettors in its rebate programs including whether it has ever sent videos from players or other celebrities to its customers to keep them engaged in gambling on the platform?
3. Please describe the review process customers must undergo before joining Polymarket's rebate programs, including if Polymarket evaluates:
  - a. the total amount the customer had wagered beforehand and the amount that they had won or lost;
  - b. whether the customer had ever requested to suspend their account, pause notifications, or take action to limit their gambling on the platform;
  - c. whether the customer had ever exhibited any signs of problem gambling, regardless of if they sought help;
  - d. whether the customer had exhibited significant financial losses or economic hardship.
4. Does Polymarket ever coach or train VIP managers to develop personal relationships with their clients in order to encourage more gambling?
5. Does Polymarket use artificial intelligence to track and target gamblers with perks and predatory promotions? If so, please describe how AI is used in this manner and what data about a bettor is used for these purposes.

Thank you for your attention to this matter.

Sincerely,



Richard Blumenthal  
United States Senator



Valerie P. Foushee  
Member of Congress

A handwritten signature in blue ink that reads "Paul D. Tonko". The signature is fluid and cursive, with the first name "Paul" being the most prominent.

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Paul D. Tonko

Member of Congress