



NEWS

FOR IMMEDIATE RELEASE
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Brings Health Information to Members

Rockville, Md. -- Mid Atlantic Medical Services, Inc. (MAMSI) (MME-NYSE), one of the mid-Atlantic region's largest health services companies, today announced it has signed a licensing agreement with Healthwise, Incorporated to bring online health content to MAMSI health plan members. The Healthwise® Knowledgebase provides MAMSI health plan members with powerful, in-depth information that they can use to learn more about medical conditions and health care topics. The information is based on up-to-date medical research and is written in easy-to-understand language. This information is available to certain MAMSI health plan members on the company's Web site, www.mamsi.com.

"We are pleased to add another Internet-based service for our health plan members," said Mark D. Groban, M.D., MAMSI's Chairman of the Board. "With Healthwise Knowledgebase, our health plan members will be able to gain access to information to help them lead healthier lives and have an active partnership with their treating physicians."

"We know that offering outstanding customer service is important in today's marketplace," Thomas P. Barbera, president and CEO of MAMSI, remarked. "Our Internet initiative, emamsi, allows us to bring convenient, helpful and informative services to our members, participating physicians and employer groups."

Through emamsi, MAMSI health plan members, participating physicians and group administrators can take advantage of several Internet based services. These include an on-line directory, claim status, member eligibility verification and performance of other routine administrative tasks (e.g., change Primary Care Physician, check group billing).

Healthwise provides trusted health information to nine of the top ten managed care organizations listed in the November 2000 issue of *Managed Healthcare*.

"Information is a vital part of health care," said Gene Drabinski, president and COO of Healthwise. "Healthwise is pleased that MAMSI members will now have access to health information they can trust to learn more about medical conditions and health care topics."

Healthwise, Incorporated, is a nonprofit organization that helps people make better health decisions. Healthwise reaches 20 million families every year with Prescription-Strength Information™ books, online content, and nurse call center resources. Health plans, employers, e-health companies, governments, and other health organizations choose Healthwise to manage health care quality and costs, attract Web users, and increase member loyalty. The *Healthwise Handbook* is linked to the Healthwise Knowledgebase to combine the

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convenience of print with the depth and currency of the Internet. Healthwise information is the foundation of self-care programs in the United States, Canada, South Africa, and the United Kingdom. More information is available about Healthwise at www.healthwise.org or 1-800-706-9646.

MAMSI's health plans operate in Maryland, Virginia, North Carolina, Pennsylvania, West Virginia, Delaware and Washington, D.C. and include MD-Individual Practice Association, Inc. (M.D. IPA), Optimum Choice, Inc.® (OCI), Optimum Choice of the Carolinas, Inc. (OCCI) and MAMSI Life and Health Insurance Company (MLH). Its health plans cover about 1.8 million lives.

Note 1: Safe Harbor Statement under the Private Securities Litigation Reform Act of 1995: All forward-looking information or statements contained in this release, including expectations regarding future or continued performance, are based on management's current knowledge of factors, all with inherent risks and uncertainties, affecting MAMSI's business. MAMSI's actual results may differ materially if these assumptions prove invalid. Significant risk factors, while not all-inclusive, are: the possibility of increasing price competition in the Company's service area; the possibility that the Company is not able to increase its market share at the anticipated premium rates; the possibility of increased litigation, legislation or regulation that might increase regulatory oversight which, in turn, would have the potential for increased costs; the potential for increased medical expenses due to increased utilization by the Company's membership, increased practitioner and pharmaceutical costs, and Federal or state mandates that increase benefits or limit the Company's oversight ability; and the possibility that the Company is not able to negotiate new or renewal contracts with appropriate physicians, other health care practitioners, hospitals and facilities. Investors should review other risks and uncertainties contained in Company documents filed with the Securities and Exchange Commission.

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