



NEWS

FOR IMMEDIATE RELEASE

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FOR MORE INFORMATION:

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MAMSI Appoints New General Manager of North Carolina Region

Rockville, Md. -- Mid Atlantic Medical Services, Inc. (MAMSI) (NYSE:MME) today announced the appointment of Shel Orkin to Senior Vice President and General Manager of the North Carolina region of MAMSI. Orkin will be responsible for the region's operations including Sales, Provider Networks, Medical Affairs, Member Services, Human Resources and Information Technology.

“Shel Orkin promises to be an excellent manager for our North Carolina operations,” said Mark D. Groban, M.D., Chairman of the Board. “His managerial, business and clinical background is just what we need to support our growth in North Carolina.”

Orkin, a registered pharmacist, has over 25 years experience in the health care industry. He has held various management positions with several insurance, pharmaceutical and hospital supply companies. Prior to joining MAMSI, Orkin served as General Manager for the Northeastern and Central Ohio markets of Aetna U.S. Healthcare. In this position, he was responsible for sales and marketing as well as the provider network.

MAMSI's Health Plans -- MAMSI Life and Health Insurance Company, Optimum Choice of the Carolinas, Inc. and Alliance PPO, LLC -- entered the North Carolina market in 1995. Today, over 40,000 physicians, practitioners and facilities participate with the Company's health plans. Over 50,000 people receive their health care coverage from a MAMSI health plan in North Carolina.

“We are very confident that the success of our North Carolina operations will be enhanced by Shel Orkin,” noted Thomas P. Barbera, President and CEO. “Shel is an outstanding person with sound experience and proven success. He will ensure that we maintain the fundamentals of our business model -- outstanding customer service, disciplined pricing and product diversification -- as our North Carolina business grows.”

MAMSI is one of the mid-Atlantic region's largest health services companies with subsidiaries covering over 1.8 million lives in Maryland, Washington, D.C., Delaware, North Carolina and West Virginia. For more information about MAMSI, logon to www.mamsi.com.

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 marketplace; the possibility that the Company is not able to increase its market share at the anticipated premium rate; the possibility of increased litigation, legislation or regulation that might increase regulatory oversight which, in turn, would have the potential for increased costs; the possibility of increased medical expenses due to increased utilization, inflation or legislative mandates; and the possibility that the Company is not able to negotiate new or renewal contracts with appropriate physicians and health care practitioners. Investors should review other risks and uncertainties contained in Company documents filed with the Securities and Exchange Commission.

Note 2: MAMSI is a regional holding company for health care organizations that provides comprehensive health insurance products and services including: three health maintenance organizations, MD-Individual Practice Association, Inc. (M.D. IPA), Optimum Choice, Inc.® (OCI) and Optimum Choice of the Carolinas, Inc. (OCCI); a preferred provider organization, Alliance PPO, LLC; a life and health insurance company, MAMSI Life and Health Insurance Company (MLH); and home care companies such as HomeCall, Inc., FirstCall, Inc., and HomeCall Pharmaceutical Services, Inc.

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