



NEWS

FOR IMMEDIATE RELEASE

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Optimum Choice Inc.® Supports 2001 Commonwealth Games of Virginia

Rockville, Md. – Optimum Choice Inc.® (OCI), a subsidiary of Mid Atlantic Medical Services, Inc. (MAMSI) (NYSE: MME) announced today that it is a presenting sponsor at the Commonwealth Games of Virginia for the second year in a row.

MAMSI's health plans -- Optimum Choice Inc.® (OCI); MD-Individual Practice Association, Inc. (M.D. IPA); MAMSI Life and Health Insurance Company (MLH); and Alliance PPO, LLC (Alliance) -- have provided health care coverage and other complimentary products and services to individuals in the Commonwealth of Virginia for over 10 years. Over 40,000 physicians, health care practitioners and facilities participate with MAMSI health plans with approximately 6,600 primary care and specialty physicians participating in the Commonwealth of Virginia.

“The Commonwealth Games of Virginia give MAMSI the opportunity to support a community that has shown confidence in our health plans for over 10 years,” said Mark D. Groban, M.D., Chairman of the Board. “As a company we make a commitment to excellence and accountability – a commitment also made by the athletes participating in these games.”

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, Pennsylvania, West Virginia and most counties in Virginia. For more information about MAMSI, visit 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.