



# NEWS

**FOR IMMEDIATE RELEASE**  
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**FOR MORE INFORMATION:**  
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## MAMSI Announces Conference Call for 3<sup>rd</sup> Quarter 2003 Results

**Rockville, Md.** -- Mid Atlantic Medical Services, Inc. (MAMSI) (NYSE: MME), one of the Mid-Atlantic region's largest health services companies, today announced the date of its Conference Call regarding Third Quarter 2003 results. The call will take place on Thursday, November 6, 2003 at 11:00 a.m., EST.

Management speakers will include: Mark D. Groban, MD, Chairman; Thomas P. Barbera, CEO and President; and Robert E. Foss, Senior Executive Vice President and Chief Financial Officer.

To access the call, listeners should dial 703-464-5614 at approximately 10:50 a.m., EST, and identify themselves with the confirmation number 6431126. At that time, listeners will be given further instructions from the operator.

Alternately, listeners can access the conference call via the Internet, by going to MAMSI's Web site at [www.mamsi.com](http://www.mamsi.com) 15 minutes prior to the call. Listeners should click on the Investor Relations button and follow the directions to register, making sure to download and install any necessary audio software prior to the call. For those who cannot listen to the live broadcast, a replay will be available shortly after the Conference Call. "Replay" service is available by calling 703-925-2533 and entering confirmation number 6431126. This service will be available until midnight November 13, 2003.

Individuals who listen to the call live or by replay will be presumed to have read MAMSI's Annual Report on Form 10K for the year ended December 31, 2002 and Quarterly Reports on Form 10Q for the periods ending March 31, and June 30, 2003, including the discussion under the caption 'Business - Cautionary Statement Regarding Forward Statements' therein, and any subsequent filings made to the Securities and Exchange Commission.

MAMSI is one of the mid-Atlantic region's largest health services companies with subsidiaries covering over 1.9 million lives in Maryland, Washington, D.C., Virginia, Delaware, North Carolina, Pennsylvania and West Virginia. For more information about MAMSI, visit [www.mamsi.com](http://www.mamsi.com).

**Note 1:** Safe Harbor Statement under the Private Securities Litigation Reform Act of 1995: All forward-looking information contained in this release is 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 effect of a weak economy on the Company; the effect on the Company due to the acts of terrorism and the threat of future attacks; 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 (such as the numerous class action lawsuits that have been filed against managed care companies and the pending initiatives to

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increase health care regulation) that might have the potential for increased costs, and/or increased regulation of rates which might have the potential to decrease revenue; the inability to predict and control medical expenses due to increased utilization by the Company's membership, increased practitioner and pharmaceutical costs, federal or state mandates that increase benefits or limit the Company's oversight ability, the ultimate accuracy of the Company's estimate of the liability for incurred but not reported claims, the potential for disputes under its risk-sharing arrangements, and the Company's ability to maintain and renew these arrangements; 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.

The list of significant risk factors is not intended to be exhaustive. There may be other risk factors that would preclude the Company from realizing the predictions made in the forward-looking statements. While the Company may periodically update this discussion of risk factors, the Company does not undertake to update any forward-looking statement that may be made by or on behalf of the Company prior to its next required filing with the Securities and Exchange Commission.

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