



NEWS

FOR IMMEDIATE RELEASE

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FOR MORE INFORMATION:

Elizabeth Sammis (301) 838-5638

MAMSI Announces Fourth Quarter 2000 Conference Call

Rockville, Md. -- Mid Atlantic Medical Services, Inc. (MAMSI) (MME-NYSE), will host a conference call and Web cast at 11 a.m. Eastern Standard Time on February 15, 2001 to discuss fourth quarter 2000 financial results.

Interested parties may listen to the conference call live by dialing (703) 871-3016, 15 minutes prior to the call. The pass code is 4822103.

Or, interested parties may listen to the conference call live over the Internet by visiting MAMSI's Web site at www.mamsi.com and selecting the Investor Relations page. Please visit the site at least 15 minutes prior to the call to download and install any necessary audio software.

Individuals who listen to the call will be presumed to have read MAMSI's Annual Report on Form 10K for the year ended December 31, 1999 and Quarterly Reports on Form 10Q for the three months ended March 31, 2000, June 30, 2000 and September 30, 2000, including the discussion under the captions 'Business – Cautionary Statement Regarding Forward Statements' therein.

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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); two preferred provider organizations, Alliance PPO, LLC, and Mid Atlantic Psychiatric Services, Inc.; 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.