



# NEWS

**FOR IMMEDIATE RELEASE**

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**FOR MORE INFORMATION:**

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## **MAMSI Named to Forbes Platinum 400 for Third Year**

**Rockville, Md.** – Mid Atlantic Medical Services, Inc. (MAMSI) (NYSE: MME), one of the mid-Atlantic region's largest health services companies, today announced that it has been named as a Forbes Platinum 400 company for the third year in a row, as reported in the January 7, 2002 issue of the magazine. Over the three-year period, the Company's ranking has improved, moving from 388 in 1999 to 228 in 2002, an improvement of 160 positions.

The Forbes Platinum 400 list ranks America's "best-performing" corporations by industry, as selected by the magazine's editors and computers. Companies are chosen for the list based on their financial performance in key areas such as return on capital, sales growth, net income and growth in cash flow per share during the past five years and past 12 months. Companies are also chosen based on their performance in comparison to other companies in the industry.

"The *Forbes* name is synonymous with excellence in the business community and we are very proud to be recognized by this prestigious publication," said Mark D. Groban, MAMSI's Chairman of the Board. "This honor signifies the Company's commitment to the core elements of our business model that have proven to be valuable for our shareholders and members alike."

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., Virginia, Delaware, North Carolina, Pennsylvania and West Virginia. For more information about MAMSI, visit [www.mamsi.com](http://www.mamsi.com).

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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); 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.