



NEWS

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MAMSI Life and Health Insurance Company: A Leader in North Carolina's Small Employer Market

Research Triangle Park, N.C.: MAMSI Life and Health Insurance Company (MLH), a subsidiary of Mid Atlantic Medical Services, Inc. (MAMSI) (NYSE: MME), announced today that it is the third largest insurer in North Carolina's small employer market, making it a leader in this important market segment.

The Life and Health Division of the Department of Insurance in the State of North Carolina recently issued a report entitled "*Summary of 1999 HIPAA Survey.*" According to this report, MLH is the third largest insurer in the small employer group business in North Carolina, covering over 4,000 small employers and over 45,000 lives in the small employer group market. As of December 31, 1999, there were 58 carriers actively marketing to small employer groups in North Carolina.

MLH began selling life and health insurance products in North Carolina in 1995. During this short period of time, MLH has built a network of participating physicians, health care practitioners and facilities and developed products to meet the health care and budgetary needs of North Carolina employers.

Customer service is MLH's trademark and its ranking as the third largest insurer in the small employer market shows that North Carolina employers appreciate this commitment. MLH's Member Services Department is open 24 hours, 7 days a week. Members can have their questions answered whenever it is convenient.

"It is an honor to be North Carolina's third largest insurer in the small employer group business," said Jim Bendel, Regional Vice President. "In a short period of time, we have become a leader in this market segment. We will continue to listen to small employers and find ways to bring them the products and service they deserve."

MLH is headquartered in Rockville, Md. Its parent company, MAMSI, is one of the mid-Atlantic region's largest managed care companies. MAMSI's health plans include M.D. IPA, MAMSI Life and Health Insurance Company (MLH), Optimum Choice, Inc. (OCI), and Alliance PPO, LLC. (Alliance). MAMSI health plans cover about 1.8 million lives. MAMSI's Internet address is www.mamsi.com.

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