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News Release

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State of Hawaii Department of Human Service's Med-QUEST Division Awards Transplant Management Contract to Cyrca.

INDIANAPOLIS, IN, October 14, 2003— Cyrca is pleased to announce it has been awarded the contract for the State of Hawaii Organ and Tissue Transplant (SHOTT) Program. The 3.75-year contract was awarded October 1, 2003. The staff of Cyrca has been working in different managerial and risk capacities since 1994, and has been operating the SHOTT Program since 1997.

The program is designed to ensure that the entire Medicaid population for the State of Hawaii possesses: the most current medical determination criteria for transplant approval, the best facilities to send patients for particular maladies, and the most qualified staff for the management of potential transplant patients and their support groups. The State has been placing its trust in Cyrca for not only transplant management, but also for the management and cost containment for the State's managed care 1115b waiver program, QUEST. The contract award marks the seventh year the SHOTT contract has been managed by the staff of Cyrca.

The program requires Cyrca to respond to any issue with regard to transplantation within the State of Hawaii's Medicaid program on a 24/7 basis. Cyrca is responsible for the transplant network, referring provider relations, prior authorization, evaluation, publishing current medical criteria that is beyond reproach, provider training, patient communication in any language, cost avoidance, post-op care, and just about any issue confronted with regard to the State of Hawaii Medicaid and its transplants. Cyrca is able to provide solid savings rates through its effective network and claims handling. The company works closely with its transplant facilities in order to guarantee patients are receiving the best treatment protocols for the State of Hawaii's approved transplant medical criteria.

"What Cyrca is most proud of is our proven ability to effectively manage through the transplant process with the patients and their support groups," stated Mark Johnson, President and CEO of Cyrca. "Many of the patients are in the program for quite some time as they wait for their status to erode or improve. The program requires us to effectively aid in the process by providing comfort along the pathway while assuring all involved that the best treatment is being delivered in the best setting.

"Since the program started, Cyrca has provided the State with an all-encompassing transplant program which delivers quality of care, meets all of the needs and requirements of the State and Federal guidelines and saves the State on average 50% off of the billed charges, stated Brian Pang, Finance Officer for the Med-QUEST Division. We are pleased to have Cyrca continue to provide its excellent service to our programs.



About Cyrca

Cyrca is a leading developer of specialized medical insurance programs. Cyrca was formed to focus on the design, implementation, and operation of customized programs delivering cost savings to clients (accident and health insurers and reinsurers, managing general underwriters, HMOs, provider groups, U.S. and international employers and government agencies). Differing itself from other firms choosing to offer certain specialized medical programs as an ancillary line of business, Cyrca is solely dedicated to offering tailored catastrophic products and services. Cyrca has been able to acquire the services of case managers, claims managers, and medical directors who have serviced the catastrophic care areas for over **ten years**. This allows the company to ensure clients receive the most current and appropriate levels of care at the most reasonable expense. Cyrca provides its clients expertise combined with convenience, access to acceptable security, competitive pricing, excellent information/reporting, as well as stability and service.