

UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 WASHINGTON, D.C. 20549  
 FORM 4

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

( ) Check this box if no longer subject to Section 16.

Form 4 or Form 5 obligations may continue. See Instructions 1(b).

1. Name and Address of Reporting Person

Goodman, Bruce J.  
 500 West Main Street  
 Louisville, KY 40202

2. Issuer Name and Ticker or Trading Symbol

Humana Inc.  
 HUM

3. IRS or Social Security Number of Reporting Person (Voluntary)

4. Statement for Month/Year

April 2, 2003

5. If Amendment, Date of Original (Month/Year)

6. Relationship of Reporting Person(s) to Issuer (Check all applicable)

( ) Director ( ) 10% Owner (X) Officer (give title below) ( ) Other  
 (specify below)

Senior Vice President and Chief Service & Information Officer

7. Individual or Joint/Group Filing (Check Applicable Line)

(X) Form filed by One Reporting Person  
 ( ) Form filed by More than One Reporting Person

1. Title of Security	2. Transaction Date	3. Code	4. Securities Acquired or Disposed of (A) Amount	5. Amount of Securities Beneficially Owned at End of Month Price	6. Direct or Indirect (D or I)	7. Nature of Indirect Beneficial Ownership (I)
Common(1)				159,214	D	
Common(1)	4/2/2003	J(2)	1,311	\$9.42	I	HRSP (2)

1. Title of Derivative Security	2. Conversion or Exercise Price of Derivative	3. Transaction Date	4. Code	5. Number of Derivative Securities Acquired or Disposed of (A) Amount	6. Date Exercisable or Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities	8. Price of Derivative Security	9. Number of Derivative Securities	10. Direct or Indirect (D or I)	11. Nature of Indirect Beneficial Ownership (I)
Option-NQ(3)	11.625				4/12/01 - 4/12/09	Common (1)	3,898	3,898	D	
Option-NQ(3)	11.625				4/12/02 - 4/12/09	Common (1)	3,898	3,898	D	
Option-NQ(3)	11.625				4/12/03 - 4/12/09	Common (1)	3,898	3,898	D	
Option-NQ(3)	11.625				4/12/04 - 4/12/09	Common (1)	3,898	3,898	D	
Option-ISO(3)	11.625				4/12/01 - 4/12/09	Common (1)	8,602	8,602	D	
Option-ISO(3)	11.625				4/12/02 - 4/12/09	Common (1)	8,602	8,602	D	
Option-ISO(3)	11.625				4/12/03 - 4/12/09	Common (1)	8,602	8,602	D	
Option-ISO(3)	11.625				4/12/04 - 4/12/09	Common (1)	8,602	8,602	D	
Option-ISO(3)	9.5938				9/9/00 - 9/9/09	Common (1)	8,333	8,333	D	
Option-NQ(3)	9.5938				9/9/01 - 9/9/09	Common (1)	8,334	8,334	D	
Option-NQ(3)	9.5938				9/9/02 - 9/9/09	Common (1)	8,333	8,333	D	
Option-NQ(3)	12.995				3/13/03 - 3/13/12	Common (1)	10,000	10,000	D	
Option-NQ(3)	12.995				3/13/04 - 3/13/12	Common (1)	10,000	10,000	D	
Option-NQ(3)	12.995				3/13/03 - 3/13/13	Common (1)	2,305	2,305	D	

Option-ISO(3)	12.995					3/13/05	3/13/12	Common (1)	7,695	7,695	D	
Option-NQ(3)	12.515					11/03	11/12	Common (1)	10,000	10,000	D	
Option-NQ(3)	12.515					11/04	11/12	Common (1)	10,000	10,000	D	
Option-NQ(3)	12.515					11/05	11/12	Common (1)	10,000	10,000	D	
Phantom Stock Units (4)	1-for-1					(4)	(4)	Common (1)	1,727	1,727	D	
Option-NQ(3)	9.26					3/04	3/13	Common (1)	16,667	16,667	D	
Option-NQ(3)	9.26					3/05	3/13	Common (1)	16,667	16,667	D	
Option-NQ(3)	9.26					3/06	3/13	Common (1)	15,867	15,867	D	
Option-ISO(3)	9.26					3/06	3/13	Common (1)	10,799	10,799	D	

Explanation of Responses:

(1) Each share of Common Stock contains a Right adopted on March 5, 1987, as amended and restated on February 14, 1996, and amended as of May 27, 1998 and March 1, 1999, pursuant to the Company Rights Agreement, which entitles holders of the Company's Common Stock, in the event certain specified events occur, to acquire 1/100 of a share of Series A Participating Preferred Stock at a price of \$145 per fractional share.

(2) Shares held for my benefit as of March 31, 2003 under the Humana Retirement & Savings Plan ("HRSP") including a routine disposition of shares to fund an administrative fee assessment under a Tax-Conditioned Plan, exempt under Rule 16b-3(c). The number of shares being reported represent annual funding for the 2002 Plan year made on April 2, 2003.

(3) Right to buy pursuant to the Company's 1996 Stock Incentive Plan for Employees.

(4) Phantom Stock Units held for my benefit as of March 31, 2003 under the Humana Excess Plan exempt under Rule 16b-3(d).