

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

McCallister, Michael B.  
 500 West Main Street  
 Louisville, KY 40202  
 USA

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

March 13, 2003

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

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

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

President and Chief Executive 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

Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security	2. Transaction Date	3. Code	4. Securities Acquired (A) or Disposed of (D) Amount	5. Amount of Securities Beneficially Owned at End of Month A/ D Price	6. Direct (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership
Common (1)				225,000	D	
Common (1)				31,035	I	Trust(6)
Common (1)				38,844	I	HRSP(3)

Table II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Derivative Security	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date	4. Code	5. Number of Derivative Securities Acquired (A) or Disposed of (D) Amount	6. Date Exercisable and Expiration Date Date (Month/Day/Year)	7. Title and Amount of Underlying Securities Title and Number of Shares	8. Price of Derivative Security	9. Number of Derivative Securities	10. Direct (D) or Indirect (I)	11. Nature of Indirect Beneficial Ownership
Common-NQ/ISO (2)	6.5625				04/14/04/14/03	Common (1) 31,250		31,250	D	
Common NQ/ISO (2)	6.5625				04/14/04/14/03	Common (1) 31,250		31,250	D	
Common (2)	6.5625				04/14/04/14/03	Common (1) 31,250		31,250	D	
Common (2)	6.5625				04/14/04/14/03	Common (1) 31,250		31,250	D	
Common (5)	15.625				07/11/07/11/06	Common (1) 45,000		45,000	D	
Common (5)	15.625				07/11/07/11/06	Common (1) 45,000		45,000	D	
Common (5)	15.625				07/11/07/11/06	Common (1) 45,000		45,000	D	
Phantom Stock Units (41-for-1)					(4) (4)	Common (1) 1,181.5		1,181.5	D	
Common (5)	15.5938				9/17/99/11/12/05	Common (1) 29,240		29,240	D	
Common (5)	15.5938				9/17/99/11/9/07	Common (1) 12,288		12,288	D	
Common (5)	15.5938				1/9/01/1/9/07	Common (1) 6,052		6,052	D	
Common (5)	15.5938				9/17/99/11/7/10/07	Common (1) 20,320		20,320	D	
Common (5)	15.5938				7/10/17/10/07	Common (1) 10,160		10,160	D	

Common-ISO (5)	15.5938					00 07	9/17/11/15/1999	Common (1)	4,316	4,316	D
Common-ISO (5)	15.5938						1/15/11/15/00 08	Common (1)	4,316	4,316	D
Common-ISO (5)	15.5938						1/15/11/15/01 08	Common (1)	4,316	4,316	D
Common-NQ (5)	15.5938						9/17/11/15/1999 08	Common (1)	7,284	7,284	D
Common-NQ (5)	15.5938						1/15/11/15/00 08	Common (1)	7,284	7,284	D
Common-NQ (5)	15.5938						1/15/11/15/01 08	Common (1)	7,284	7,284	D
Common (5)	19.25						1/15/11/15/00 09	Common (1)	10,000	10,000	D
Common (5)	19.25						1/15/11/15/01 09	Common (1)	10,000	10,000	D
Common (5)	19.25						1/15/11/15/02 09	Common (1)	4,806	4,806	D
Common-ISO (5)	19.25						1/15/11/15/02 09	Common (1)	5,194	5,194	D
Common (5)	7.4688						11/18/11/18/00 09	Common (1)	33,334	33,334	D
Common (5)	7.4688						11/18/11/18/01 09	Common (1)	33,333	33,333	D
Common (5)	7.4688						11/18/11/18/02 09	Common (1)	33,333	33,333	D
Common (5)	6.9063						2/11/12/11/01 10	Common (1)	166,667	166,667	D
Common (5)	6.9063						2/11/12/11/02 10	Common (1)	166,667	166,667	D
Common (5)	6.9063						2/11/12/11/03 10	Common (1)	152,187	152,187	D
Common-ISO (5)	6.9063						2/11/12/11/03 10	Common (1)	14,479	14,479	D
Common (5)	12.995						3/13/13/13/03 12	Common (1)	16,667	16,667	D
Common (5)	12.995						3/13/13/13/04 12	Common (1)	8,972	8,972	D
Common (5)	12.995						3/13/13/13/05 12	Common (1)	8,971	8,971	D
Common-ISO (5)	12.995						3/13/13/13/04 12	Common (1)	7,695	7,695	D
Common-ISO (5)	12.995						3/13/13/13/05 12	Common (1)	7,695	7,695	D
Common (5)	9.26	3/13/103	IA	166,667	IA	3/13/13/13/04 13	Common (1)	66,667	66,667	D	
Common (5)	9.26	3/13/103	IA	166,667	IA	3/13/13/13/05 13	Common (1)	66,667	66,667	D	
Common (5)	9.26	3/13/103	IA	155,867	IA	3/13/13/13/06 13	Common (1)	55,867	55,867	D	
Common-ISO (5)	9.26	3/13/103	IA	10,799	IA	3/13/13/13/06 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's Rights Agreement which entitles holders of the Company's Common Stock in the event certain specified events occur, to acquire 1/100th of a share of Series A Participating Preferred Stock at a price of \$145 per fractional share.

(2) Right to buy pursuant to the Company's 1989 Stock Option Plan for Employees.

(3) Shares held for my benefit as of February 28, 2003 pursuant to the Humana Retirement and Savings Plan ("HRSP") and a routine disposition of shares to fund an administrative fee assessment under a Tax-Conditioned Plan, exempt under Rule 16b-3(c).

(4) Phantom Stock Units held for my benefit as of February 28, 2003, under the Humana Excess Plan exempt under Rule 16b-3(d).

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

(6) Shares held by a FamilyTrust ("Trust") of which my wife and I are trustees. I disclaim beneficial ownership of Company stock held by the Trust except to the extent of my pecuniary interest.