

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

April 21, 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	6. Director (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership				
Common (1)	4/21/03	J	31,035	381,035	D					
Common (1)	4/21/03	J	31,035	0	I	Trust(6)				
Common (1)				38,915	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 or Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities	8. Price of Derivative Security	9. Number of Derivative Securities Beneficially Owned at End of Month	10. Director (D) or Indirect (I)	11. Nature of Indirect Beneficial Ownership
Common (5)	15.625				07/11/97	Common (1)	45,000	45,000	D	
Common (5)	15.625				07/11/98	Common (1)	45,000	45,000	D	
Common (5)	15.625				07/11/99	Common (1)	45,000	45,000	D	
Phantom Stock Units (4) (1-for-1)					(4) (4)	Common (1)	1,181.5	1,181.5	D	
Common (5)	15.5938				9/17/99	Common (1)	29,240	29,240	D	
Common (5)	15.5938				9/17/99	Common (1)	12,288	12,288	D	
Common (5)	15.5938				1/9/00	Common (1)	16,052	16,052	D	
Common (5)	15.5938				9/17/99	Common (1)	20,320	20,320	D	
Common (5)	15.5938				7/10/00	Common (1)	10,160	10,160	D	
Common-ISO (5)	15.5938				9/17/99	Common (1)	4,316	4,316	D	
Common-ISO (5)	15.5938				1/15/00	Common (1)	4,316	4,316	D	
Common-ISO (5)	15.5938				1/15/01	Common (1)	4,316	4,316	D	

Common-NQ (5)	15.5938					9/17/11/15/1999	108	Common (1)	7,284		7,284	D
Common-NQ (5)	15.5938					1/15/11/15/100	108	Common (1)	7,284		7,284	D
Common-NQ (5)	15.5938					1/15/11/15/01	108	Common (1)	7,284		7,284	D
Common (5)	19.25					1/15/11/15/100	109	Common (1)	10,000		10,000	D
Common (5)	19.25					1/15/11/15/01	109	Common (1)	10,000		10,000	D
Common (5)	19.25					1/15/11/15/02	109	Common (1)	4,806		4,806	D
Common-ISO (5)	19.25					1/15/11/15/02	109	Common (1)	5,194		5,194	D
Common (5)	7.4688					11/18/11/18/00	109	Common (1)	33,334		33,334	D
Common (5)	7.4688					11/18/11/18/01	109	Common (1)	33,333		33,333	D
Common (5)	7.4688					11/18/11/18/02	109	Common (1)	33,333		33,333	D
Common (5)	6.9063					2/11/12/11/01	110	Common (1)	166,667		166,667	D
Common (5)	6.9063					2/11/12/11/02	110	Common (1)	166,667		166,667	D
Common (5)	6.9063					2/11/12/11/03	110	Common (1)	152,187		152,187	D
Common-ISO (5)	6.9063					2/11/12/11/03	110	Common (1)	14,479		14,479	D
Common (5)	12.995					3/13/13/13/03	112	Common (1)	16,667		16,667	D
Common (5)	12.995					3/13/13/13/04	112	Common (1)	8,972		8,972	D
Common (5)	12.995					3/13/13/13/05	112	Common (1)	8,971		8,971	D
Common-ISO (5)	12.995					3/13/13/13/04	112	Common (1)	7,695		7,695	D
Common-ISO (5)	12.995					3/13/13/13/05	112	Common (1)	7,695		7,695	D
Common (5)	9.26					3/13/13/13/04	113	Common (1)	66,667		66,667	D
Common (5)	9.26					3/13/13/13/05	113	Common (1)	66,667		66,667	D
Common (5)	9.26					3/13/13/13/06	113	Common (1)	55,867		55,867	D
Common-ISO (5)	9.26					3/13/13/13/06	113	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 March 31, 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 March 31, 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 Family Trust ("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.

(7) Exempt transfer of shares held in a Family Trust of which my wife and I are trustees to an account of directly owned shares.