FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL								
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person* JONES DAVID A SR/KY			2. Issuer Name and Ticker or Trading Symbol HUMANA INC [HUM]								(Che	Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner								
	(First)	(N	Middle)			3. Date of Earliest Transaction (Month/Day/Year) 11/02/2004									X Director 10% Owne Officer (give title Other (spe-					
HUMANA INC. 500 WEST MAIN STREET					4. If Amendment, Date of Original Filed (Month/Day/Year)									Individual or Joint/Group Filing (Check Applicable Line)						
(Street) LOUISVILLE KY 40202															X Form filed by One Reporting Person Form filed by More than One Reporting Person					
	(State)	(Z	Zip)																	
		Tabl	e I - N	lon-Deriv	ative	Sec	uriti	es Ac	quired,	Dis	posed	of, or Ber	neficial	ly Owned	i					
1. Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)		2A. Deemed Execution Date, if any (Month/Day/Year)		Transaction Di			Disposed Of (D) (Instr. 3, 4		Securities Beneficial Owned	Form: (D) or Indired		Direct	7. Nature of Indirect Beneficial Ownership					
						Code	v	Amoun	(A) or (D)	Price	Reported Transaction	eported ransaction(s)		4)	Instr. 4)					
Common	(1)													699,5	598	I)			
Humana Common ⁽¹⁾											498,252]	I	See Footnote ⁽²					
Common	(1)													3,736]		See Footnote ⁽⁾		
Common	(1)													610,1	140	40		See Footnote ⁽⁴		
Humana Common ⁽¹⁾											30,000]	[See Footnote ^{(:}					
Humana Common ⁽¹⁾											375,406]	I See Footno						
Humana Common ⁽¹⁾			11/02/2	.004				G		3,22	5 D	\$0	4,981,984		4 I		See Footnote ⁽⁷⁾			
			Tab	le II - Deri (e.g.	vative , puts,	Sec call:	uritie s, wa	s Ac	quired, Di s, options	spc s, cc	sed of, nvertib	or Benefi	cially Ovices)	wned						
Derivative Conversion Date Security or Exercise (Month/Day/Year)		Execut if any	tion Date, Transa Code (action Number		Expiration Date			e and 7. Title and A of Securities Underlying Derivative Sec (Instr. 3 and 4		8. Price of Derivative Security (Instr. 5)	derivati Securiti Benefic Owned Followi Reporte Transac	ive iles cially ing ed ction(s) Owner Form: Oirect or Ind (I) (Ins		(D) Beneficia Ownersh				
				Code		V (A)		(D)				Title	Amount or Number of Shares							
\$21.25									01/02/1999	01	/02/2008	Humana Common ⁽¹⁾	5,000		5,0	00	D			
\$18.7813									01/04/2000	01	/04/2009	Humana Common ⁽¹⁾	5,000		5,0	00	D			
\$10.19									01/02/2004	01	/02/2013	Humana Common ⁽¹⁾	5,000		5,0	00	D			
\$23.05									01/02/2005	01	/02/2014	Humana Common ⁽¹⁾	2,500		2,5	00	D			
	S DAV NA INC. ST MAIN TILLE Common Common Common Common Common Common Common Common Security Security \$21.25 \$18.7813 \$10.19	(First) NA INC. ST MAIN STRI (ILLE KY (State) Security (Instr. 3 Common(1) Common(1) Common(1) Common(1) Common(1) Common(1) Common(1) Security Security Security Security Security Security Security	(First) (NA INC. ST MAIN STREET TILLE KY 4 (State) (Z Tabl Security (Instr. 3) Common ⁽¹⁾ Security (Instr. 3) 2. (Month/Day/Year) Security Security Security Security	(First) (Middle) NA INC. ST MAIN STREET TILLE KY 40202 (State) (Zip) Table I - N Security (Instr. 3) Common(1) Security (Instr. 3) Tab 3A. De Executif any (Month/Day/Year) \$21.25 \$18.7813 \$10.19	(First) (Middle) NA INC. ST MAIN STREET Table I - Non-Deriv Security (Instr. 3) Common(1) Security (Instr. 3) Table II - Derive (e.g. 2. Table II - Derive (e.g. A. Deemed Execution Date, if any (Month/Day/Year) (Month/Day/Year) \$21.25 \$18.7813 \$10.19	HU 3. Da 11/0 3. Da 11/0 3. Da 11/0 3. Da 11/0 4. If A A A A A A A A A A	HUMA 3. Date of 11/02/20	HUMANA 3. Date of Earlie 11/02/2004 4. If Amendmen 11/02/2004	S DAVID A SR/KY	HUMANA INC HUM	S DAVID A SR/KY	S DAVID A SR/KY	S DAVID A SR/KY	SDAVID A SR/KY HUMANA INC [HuM] 3. Date of Earliest Transaction (Month/Day/Year) 11/02/2004 4. If Amendment, Date of Original Filed (Month/Day/Year) 6. Ir. Line 1. If Amendment, Date of Original Filed (Month/Day/Year) 6. Ir. Line 1. If Amendment, Date of Original Filed (Month/Day/Year) 6. Ir. Line 1. If Amendment, Date of Original Filed (Month/Day/Year) 7. If Amendm	HUMANA INC HUM	HUMANA INC	Check all applicables Check all all applicables Check all applicables	First (Middle) (A INC. First (Middle) (A INC. First (Middle) (A INC. (Middle) (Middle)		

Explanation of Responses:

- 1. Each share of Common Stock contains a Right adopted on March 5, 1987, pursuant to the Company Rights Agreement, as amended and restated on February 14, 1996, and amended as of May 27, 1998 and March 1, 1999, 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 by DBJ Investments, Ltd., a limited partnership of which reporting person is a limited partner and DBJ, LLC is the General Partner. Reporting person and spouse are the members of DBJ, LLC. Reporting person disclaims beneficial ownership of Company stock held by the partnership except to the extent of his pecuniary interest.
- 3. Shares held by Betty A. Jones Revocable Trust (BJ-RT) of which reporting person's spouse is Settlor and Trustee. Reporting person disclaims beneficial ownership of Company stock held by the BJ-RT except to the extent of his pecuniary interest.
- 4. Shares held by Family Limited Partnership ("FLP") of which reporting person and his spouse are General Partners, and Trusts, established by reporting person and spouse, are Limited Partners together with a Family Charitable Foundation.
- 5. Shares held by reporting person's spouse.
- 6. Shares held by Jones Investments, Ltd., a partnership of which DBJ, LLC is the General Partner. Reporting person and spouse are the members of DBJ, LLC.
- 7. Shares held by David A. Jones Revocable Trust (DAJ-RT) of which reporting person is Settlor and Trustee. Reporting person disclaims beneficial ownership of Company stock held by the DAJ-RT except to the extent of his pecuniary interest.
- 8. Right to buy pursuant to Humana Inc.'s 1989 Stock Option Plan for Non-Employee Directors.
- 9. Right to buy pursuant to Humana Inc.'s 1996 Incentive Stock Option Plan.
- 10. Right to buy pursuant to Humana Inc.'s 2003 Stock Incentive Plan.

Remarks:

<u>David A. Jones</u> <u>11/02/2004</u>

** Signature of Reporting Person Date

Signature of Reporting Person

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.