

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

Jones, David A.
 500 W. Main St.
 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

January 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 () Officer (give title below) () Other
 (specify below)

Chairman of the Board

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 or Disposed of (A) Amount	5. Amount of Securities Beneficially Owned at End of Month Price	6. Director (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership (I)
Common (1)				610,140	I	FLP(2)
Common (1)				152,808	I	FLP-96(3)
Common (1)				30,000	I	Wife
Common (1)				4,495,067	I	DAJ-RT(8)
Common (1)				1,385	I	BJ-RT(9)
Common (1)				375,406	I	JIL(6)
Common (1)				1,000,000	I	DBJI(10)
Common (1)	1/13/03	G	1,000	1,365,432	D	

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)	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. Nature of Derivative Security	11. Director (D) or Indirect (I) Ownership
Option (4)	21.25				1/2/99	1/2/00 Common (1)	5,000	5,000	D	
Option (4)	18.7813				1/4/00	1/4/00 Common (1)	5,000	5,000	D	
Option (4)	7.875				1/3/01	1/3/01 Common (1)	5,000	5,000	D	
Option (4)	14.7813				1/2/01	1/2/01 Common (1)	3,887	3,887	D	
Option (5)	14.7813				1/2/01	1/2/01 Common (1)	1,113	1,113	D	
Forward Sale Contract (7)					3/22/04	3/22/04 Common (1)	451,700		D	
Option (5)	11.235				10/10/02	10/10/02 Common (1)	83,334	83,334	D	
Option (5)	11.235				10/10/03	10/10/03 Common (1)	83,333	83,333	D	
Option (5)	11.235				10/10/04	10/10/04 Common (1)	83,333	83,333	D	
Option (5)	11.55				1/2/01	1/2/01 Common (1)	5,000	5,000	D	

