



STATEMENT OF AI PRINCIPLES

Advanced Analytics—Humana’s Principles of Use for AI

Humana is amongst the leaders in the industry in developing ethical AI (Artificial or Augmented Intelligence) capabilities. Our most important concern in making use of artificial intelligence and advanced analytics is to continue to make the healthcare experience more human for our members, and unite them with their doctors to find the simplest, most personal ways to engage their health and well-being. These efforts will help our members move toward their individual health goals in a more streamlined, easier fashion, while also helping us work toward making the communities our members live in healthier.

Humana’s AI Principles

The modern healthcare ethic—*first, do no harm*—is what drives our use of AI and advanced analytics. Being on the more human side of healthcare, we hold ourselves to the strictest ethical standards, and believe our engagement with AI and advanced analytics should follow suit by being:

Responsible in Application

- Our AI and advanced analytics will align with Humana’s core principles (Ethics Every Day available at: <https://humana.gcs-web.com/static-files/20c242ce-6371-4df5-b364-46919b6a33a1>)
- Promote member health and well-being
- Be thoughtful and selective

Fair and Inclusive

Our AI and advanced analytics will

- Remain committed to ensuring members with similar symptoms and conditions are treated similarly
- Detect and reduce the risk of unintended bias
- Timely update algorithms for inclusion of evolving clinical practices, treatments, and emerging member care needs

Reliable and Safe

AI and advanced analytics have to perform in a trustworthy manner and

- Be tested before and after deployment
- Use end-to-end quality controls to ensure data quality and integrity
- Include measures to reduce the risk of unintended consequences or harm
- Be continuously available so our members experience uninterrupted health care and benefits



Transparent

With regard to AI and advanced analytics, Humana is committed to

- Being open and informative with users, stakeholders, and appropriate audiences
- Providing education and information to users as advanced analytics become more sophisticated
- Taking appropriate steps to ensure that AI is appropriately used to inform, supplement, or augment human clinical decision-making

Private and Secure

AI and advanced analytics will adequately uphold and secure Humana members' personal information and records by

- Always safeguarding the complete information of its members
- Incorporating privacy principles and security controls into the development and use of AI and advanced analytics
- Humana's detailed privacy policies are available at:
<https://www.humana.com/legal/privacy>

Accountable

The algorithms Humana's AI and advanced analytics employs will remain responsibly used by

- Having the clinicians who use them retain decision-making authority in order to exercise appropriate levels of informed judgment in clinical matters
- Applying appropriate levels of oversight to applications that can directly impact our members' health to ensure they are used consistently with these principles

Humana understands that AI and advanced analytics requires a human and clinical approach so that care continues to be first and foremost throughout every aspect of the services that we provide.