

news release

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Medicare Star Quality Ratings Reflect Humana's Commitment to Helping People Achieve Their Best Health

- *2.5 million Humana Medicare Advantage members in 4-plus star contracts, the most of any Medicare Advantage carrier*
- *Humana received a 4.5-star rating for six Medicare Advantage contracts offered in nine states, up from five such contracts last year*
- *18 Humana contracts received a 4-star rating or above*
- *Humana rated highly in customer service categories*

LOUISVILLE, Ky. — October 8, 2015 — Humana Inc. (NYSE: HUM), one of the nation's leading health and well-being companies, announced today the Medicare Star Ratings for its Medicare Advantage (MA) plans from the Centers for Medicare and Medicaid Services (CMS). Medicare Star Ratings are available to help people with Medicare compare plan quality ratings and make informed decisions.

Humana received a 4.5-star rating on CMS's 5-Star Rating System for six MA contracts offered in Delaware, Florida, Illinois, Louisiana, Michigan, Montana, Tennessee, Virginia and Wisconsin, an increase from five such contracts last year. Humana has 18 MA contracts rated four Stars or above and 2.5 million members in four Stars or above rated contracts to be offered in 2016.

Across all Humana MA plans, Humana achieved a membership-weighted average of 4.89 Stars in the Customer Service categories of measures. Humana also continues to perform well in Patient Safety measures, including medication adherence and mitigating the dangers of high-risk medication.

People with Medicare can select Humana MA offerings during the Medicare Annual Election Period (AEP), which begins on Oct. 15 and runs through Dec. 7, with plans taking effect on Jan. 1, 2016. Humana currently serves 3.2 million Medicare Advantage members. The Star ratings are posted at www.medicare.gov.

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CMS' methodology for assigning Star Ratings generally includes revisions from year to year with changes that typically include addition of certain quality measures and the retirement of others. This year, CMS also changed the way it sets the thresholds used to award Star Ratings for certain measurements. CMS removed pre-set 4-star thresholds, and now all thresholds are based on how plans compare to each other, regardless of size, geography and type of plan.

“While changes in the rating system led to some adjustments in Humana’s ratings, we remain committed to working with health care professionals to help our members achieve their best health,” said Alan Wheatley, president, Retail Segment at Humana. “Humana has and will continue to invest in programs, services and technologies designed to enhance quality and produce positive health outcomes for our members.”

The Medicare 5-Star Rating System rates the excellence of Medicare plans nationally. The ratings help people compare plans based on quality and performance. A plan may receive a rating between one and five Stars, with five Stars representing the highest rating. Star Ratings are calculated each year and may change from one year to the next.

CMS uses information from member-satisfaction surveys, health plans, and health care providers to assign overall Star Ratings to plans. The rating system uses more than 40 different quality measures in five categories, including:

- Staying healthy via preventive services
- Managing chronic conditions, such as diabetes and high blood pressure
- Evaluations of a plan’s responsiveness and service
- Complaints, appeals and voluntary disenrollments
- Assessments of the quality of customer service

Listed below is a breakdown of Humana’s plans that achieved a rating of 4.0 and 4.5 stars and that will be offered in 2016:

Humana 4.5 Star Rated Plans

- H1951 Humana Health Benefit Plan of Louisiana, Inc. (La. HMO)
- H1019 CarePlus Health Plans, Inc. (Fla. HMO)
- H4461 Cariten Health Plan, Inc. (Tenn. HMO)
- H6622 Humana WI Health Organization Insurance Corp (Del., Mont., Va., Wis. HMOs)
- H5216 Humana Insurance Company (Mich., Wis. LPPO)
- H1468 Humana Benefit Plan of Illinois, Inc. (Ill. HMO)

Humana 4.0 Star Rated Plans

- H6609 Humana Insurance Company (Ala., Ark., Ariz., Colo., Del., Ga., Hawaii, Idaho, Ind., Iowa, Kan., Ky., La., Md., Minn., Miss., Mo., Mont., Neb., Nev., N.M., N.C., N.D., Ohio, Okla., Ore., Pa., S.C., S.D., Tenn., Texas, Utah, Va., Wash., W.Va. LPPOs)
- H2649 Humana Health Plan, Inc. (Ariz., Colo., Ill., Kan., Mo., N.M., Texas HMOs)
- H1036 Humana Medical Plan, Inc. (Fla., Ky., Miss., N.C., Ore. HMOs)

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- H2012 Humana Health Plan, Inc. (Ala., Ark., Idaho, Ind., Ky., Neb., S.C., Va., Wash. HMOs)
- H8145 Humana Insurance Company (Ala., Ark., Ariz., Colo., Fla., Ga., Idaho, Ill., Ind., Iowa, Kan., Ky., Mich., Minn., Miss., Mo., Mont., N.M., N.C., N.D., Ohio, Okla., Ore., Penn., S.C., S.D., Texas, Va., Wash., Wis., W.Va. PFFS)
- H0028 CHA HMO, Inc. (Hawaii, Iowa, Neb., S.D. HMOs)
- H5525 Humana Benefit Plan of Illinois, Inc. (Ala., Ga., Ill., Ind., Ky., La., Mont., N.C., Ohio, Penn., S.C., W.Va. PPOs)
- H1406 Humana Health Plan, Inc (Ill. HMO)
- H2949 Humana Health Plan, Inc. (Nev. HMO)
- H1510 Humana Insurance Company (Ind. LPPO)
- H5619 Arcadian Health Plan, Inc. (Calif., Maine, N.H. HMOs)
- H5415 Humana Health Insurance Company of Florida, Inc. (Fla. LPPO)

For more information about Humana's 2016 Medicare offerings, visit www.humana-medicare.com or call toll free 1-888-204-4062 (TTY: 711). Representatives are available from 8 a.m. to 8 p.m., seven days a week. Additional Medicare Star Rating information is available at www.medicare.gov.

About Humana

Humana Inc., headquartered in Louisville, Ky., is a leading health and well-being company focused on making it easy for people to achieve their best health with clinical excellence through coordinated care. The company's strategy integrates care delivery, the member experience, and clinical and consumer insights to encourage engagement, behavior change, proactive clinical outreach and wellness for the millions of people we serve across the country.

More information regarding Humana is available to investors via the Investor Relations page of the company's web site at www.humana.com, including copies of:

- Annual reports to stockholders;
- Securities and Exchange Commission filings;
- Most recent investor conference presentations;
- Quarterly earnings news releases;
- Replays of most recent earnings release conference calls;
- Calendar of events; and
- Corporate Governance information.

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