

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 9, 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. Price	6. Amount of Securities Beneficially Owned at End of Month	7. Nature of Indirect Beneficial Ownership (D) or (I)
Common (1)	4/9/03	M	125,000	\$6.5625	350,000	D
Common (1)					31,035	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)	6. Date Exercisable and Expiration Date	7. Title and Amount of Underlying Securities Title and Number of Shares	8. Price of Derivative Security	9. Number and Nature of Derivative Securities	10. Date of Exercise or Expiration	11. Nature of Indirect Beneficial Ownership (D) or (I)
Common-NQ/ISO (2)	16.5625	4/9/03	M	31,250	D 04/14/04	Common (1) 0	0	0	04/14/04	D
Common NQ/ISO (2)	16.5625	4/9/03	M	31,250	D 04/14/04	Common (1) 0	0	0	04/14/04	D
Common (2)	16.5625	4/9/03	M	31,250	D 04/14/04	Common (1) 0	0	0	04/14/04	D
Common (2)	16.5625	4/9/03	M	31,250	D 04/14/04	Common (1) 0	0	0	04/14/04	D
Common (5)	15.625				D 07/11/07	Common (1) 45,000		45,000	07/11/07	D
Common (5)	15.625				D 07/11/07	Common (1) 45,000		45,000	07/11/07	D
Common (5)	15.625				D 07/11/07	Common (1) 45,000		45,000	07/11/07	D
Phantom Stock Units (41-for-1)					(4) (4)	Common (1) 1,181.5		1,181.5		D
Common (5)	15.5938				D 9/17/99	Common (1) 29,240		29,240	11/12/05	D
Common (5)	15.5938				D 9/17/99	Common (1) 12,288		12,288	11/9/07	D
Common (5)	15.5938				D 11/9/00	Common (1) 6,052		6,052	11/9/07	D
Common (5)	15.5938				D 9/17/99	Common (1) 20,320		20,320	11/7/10	D
Common (5)	15.5938				D 7/10/07	Common (1) 10,160		10,160	11/7/10	D

Common-ISO (5)	15.5938				9/17/1999	1/15/2008	Common (1)	4,316	4,316	D
Common-ISO (5)	15.5938				1/15/2000	1/15/2008	Common (1)	4,316	4,316	D
Common-ISO (5)	15.5938				1/15/2001	1/15/2008	Common (1)	4,316	4,316	D
Common-NQ (5)	15.5938				9/17/1999	1/15/2008	Common (1)	7,284	7,284	D
Common-NQ (5)	15.5938				1/15/2000	1/15/2008	Common (1)	7,284	7,284	D
Common-NQ (5)	15.5938				1/15/2001	1/15/2008	Common (1)	7,284	7,284	D
Common (5)	19.25				1/15/2000	1/15/2009	Common (1)	10,000	10,000	D
Common (5)	19.25				1/15/2001	1/15/2009	Common (1)	10,000	10,000	D
Common (5)	19.25				1/15/2002	1/15/2009	Common (1)	4,806	4,806	D
Common-ISO (5)	19.25				1/15/2002	1/15/2009	Common (1)	5,194	5,194	D
Common (5)	7.4688				11/18/2000	11/18/2009	Common (1)	33,334	33,334	D
Common (5)	7.4688				11/18/2001	11/18/2009	Common (1)	33,333	33,333	D
Common (5)	7.4688				11/18/2002	11/18/2009	Common (1)	33,333	33,333	D
Common (5)	6.9063				2/11/2001	2/11/2010	Common (1)	166,667	166,667	D
Common (5)	6.9063				2/11/2002	2/11/2010	Common (1)	166,667	166,667	D
Common (5)	6.9063				2/11/2003	2/11/2010	Common (1)	152,187	152,187	D
Common-ISO (5)	6.9063				2/11/2003	2/11/2010	Common (1)	14,479	14,479	D
Common (5)	12.995				3/13/2003	3/13/2012	Common (1)	16,667	16,667	D
Common (5)	12.995				3/13/2004	3/13/2012	Common (1)	8,972	8,972	D
Common (5)	12.995				3/13/2005	3/13/2012	Common (1)	8,971	8,971	D
Common-ISO (5)	12.995				3/13/2004	3/13/2012	Common (1)	7,695	7,695	D
Common-ISO (5)	12.995				3/13/2005	3/13/2012	Common (1)	7,695	7,695	D
Common (5)	9.26				3/13/2004	3/13/2013	Common (1)	66,667	66,667	D
Common (5)	9.26				3/13/2005	3/13/2013	Common (1)	66,667	66,667	D
Common (5)	9.26				3/13/2006	3/13/2013	Common (1)	55,867	55,867	D
Common-ISO (5)	9.26				3/13/2006	3/13/2013	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 FamilyTrust ("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.