

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

Bertko, John M.
 Humana Inc.
 500 West Main Street
 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

March 13, 2003

5. If Amendment, Date of Original (Month/Year)

6. Relationship of Reporting Person(s) to Issuer (Check all applicable)

() Director () 10% Owner (X) Officer (give title below) () Other
 (specify below)

Vice President - Chief Actuary

7. Individual or Joint/Group Filing (Check Applicable Line)

(X) Form filed by One Reporting Person
 () Form filed by More than One Reporting Person

1. Title of Security	2. Transaction Date	3. Code	4. Securities Acquired (A) or Disposed of (D) Amount	5. Amount of Securities Beneficially Owned at End of Month	6. Director (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership
Common (1)				155,000	D	
Common (1)				932	I	HRSP (3)

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) Amount	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities Title and Number of Shares	8. Price of Derivative Security	9. Number of Derivative Securities Owned at End of Month	10. Nature of Derivative Security (Beneficially Owned)	11. Director (D) or Indirect (I) Ownership
Options (2)	\$7.4688	11/18/99			11/18/01 - 11/18/09	Common (1)	12,500	12,500	D	
Options (2)	\$7.4688	11/18/99			11/18/02 - 11/18/09	Common (1)	12,500	12,500	D	
Options (2)	\$7.4688	11/18/99			11/18/03 - 11/18/09	Common (1)	12,500	12,500	D	
Options (2)	\$7.4688	11/18/99			11/18/04 - 11/18/09	Common (1)	12,500	12,500	D	
Options-ISO (2)	\$12.995	3/13/02			3/13/03 - 3/13/12	Common (1)	3,334	3,334	D	
Options-ISO (2)	\$12.995	3/13/02			3/13/04 - 3/13/12	Common (1)	3,333	3,333	D	
Options-ISO (2)	\$12.995	3/13/02			3/13/05 - 3/13/12	Common (1)	3,333	3,333	D	
Options-NQ (2)	\$9.26	3/13/03	A	546	3/13/04 - 3/13/13	Common (1)	546	546	D	
Options-NQ (2)	\$9.26	3/13/03	A	546	3/13/05 - 3/13/13	Common (1)	546	546	D	
Options-ISO (2)	\$9.26	3/13/03	A	6,121	3/13/04 - 3/13/13	Common (1)	6,121	6,121	D	
Options-ISO (2)	\$9.26	3/13/03	A	6,121	3/13/05 - 3/13/13	Common (1)	6,121	6,121	D	
Options-ISO (2)	\$9.26	3/13/03	A	6,666	3/13/06 - 3/13/13	Common (1)	6,666	6,666	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 1996 Stock Incentive Plan for Employees.

(3) Shares held for my benefit as of February 28, 2003 under the Humana Retirement & 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).