

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

Rothrock, Kirk E.
 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

January 31, 1999

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)

Senior Vice President of Specialty Products & Services & International
 Businesses

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)				17,500	D	
Common (1)				9,609.3	I	HRSP (2)

1. Title of Derivative Security	2. Conversion or Exercise Price of Derivative	3. Transaction Date	4. Code	5. Number of Derivative Securities Acquired (A) or Disposed of (D) Amount	6. Date Exercisable and Expiration Date	7. Title and Amount of Underlying Securities	8. Price of Derivative Security	9. Number of Derivative Securities Beneficially Owned at End of Month	10. Director (D) or Indirect (I)	11. Nature of Indirect Ownership
Phantom Stock Unit	(5)	1-for-1			(5) (5)	Common (1)	719.01	719.01	D	
Option (3)	15.5938				9/17/99 11/16/05	Common (1)	12,933	12,933	D	
Option (3)	15.5938				11/16/99 11/16/05	Common (1)	6,466	6,466	D	
Option (3)	15.5938				11/16/00 11/16/05	Common (1)	6,466	6,466	D	
Option (4)	15.5938				9/17/99 8/12/06	Common (1)	65,925	65,925	D	
Option (4)	15.5938				9/17/99 1/9/17	Common (1)	48,907	48,907	D	
Option (4)	15.5938				1/9/00 1/9/17	Common (1)	24,453	24,453	D	
Option-ISO (4)	15.5938				9/17/99 11/15/08	Common (1)	4,316	4,316	D	
Option-ISO (4)	15.5938				11/15/00 11/15/08	Common (1)	4,316	4,316	D	
Option-ISO (4)	15.5938				11/15/01 11/15/08	Common (1)	4,316	4,316	D	
Option-NQ (4)	15.5938				9/17/99 1/15/08	Common (1)	4,384	4,384	D	
Option-NQ (4)	15.5938				1/15/00 1/15/08	Common (1)	4,384	4,384	D	
Option-NQ (4)	15.5938				1/15/01 1/15/08	Common (1)	4,384	4,384	D	

					01	08						
Option (4)	19.25	1/15/1A	V 10,000	A	1/15/1/15/	Common (1)	10,000		10,000	D		
		99			00	09						
Option (4)	19.25	1/15/1A	V 10,000	A	1/15/1/15/	Common (1)	10,000		10,000	D		
		99			01	09						
Option (4)	19.25	1/15/1A	V 10,000	A	1/15/1/15/	Common (1)	10,000		10,000	D		
		99			02	09						

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 May 27, 1998, pursuant to the Company 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) Shares held for my benefit as of December 31, 1998 under the Humana Retirement & Savings Plan ("HRSP") exempt under Rule 16b-3(c).
- (3) Right to buy pursuant to the Company's 1989 Stock Option Plan for Employees.
- (4) Right to Buy pursuant to the Company's 1996 Stock Incentive Plan.
- (5) Phantom stock units held for my benefit as of December 31, 1998, under the Humana Excess Plans exempt under Rule 16b-3(d).