

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

Bloem, James H.
 Humana Inc.
 500 W. 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

July 31, 2001

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 & Chief Financial 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. Amount of Securities Beneficially Owned at End of Month	6. Director (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership				
Common (1)	7/12/01	A	25,000	75,000	D					

Table II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned										
1. Title of Derivative Security	2. Conversion or Exercise Price of Derivative	3. Transaction Date	4. Derivative Acquired (A) or Disposed of (D) Amount	5. Number of Derivative Securities Acquired (A) or Disposed of (D) Amount	6. Date Exercisable or Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities	8. Price of Derivative Security	9. Number of Derivative Securities	10. Director (D) or Indirect (I)	11. Nature of Indirect Ownership
Option-NQ(2)	\$12.20				2/1/02	1/1 Common	8,471	8,471	D	
Option-NQ(2)	\$12.20				2/1/02	1/1 Common	8,471	8,471	D	
Option-NQ(2)	\$12.20				2/1/02	1/1 Common	8,470	8,470	D	
Option-ISO(2)	\$12.20				2/1/02	1/1 Common	8,196	8,196	D	
Option-ISO(2)	\$12.20				2/1/02	1/1 Common	8,196	8,196	D	
Option-ISO(2)	\$12.20				2/1/02	1/1 Common	8,196	8,196	D	
Option-NQ(2)	\$9.70	7/12/01	A	8,334	7/12/02	1/11 Common	8,334	8,334	D	
Option-NQ(2)	\$9.70	7/12/01	A	8,333	7/12/03	1/11 Common	8,333	8,333	D	
Option-NQ(2)	\$9.70	7/12/01	A	8,333	7/12/04	1/11 Common	8,333	8,333	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 Rights Agreement, which entitles holders of the Company's Common Stock, in the event

certain specified events occur,
to acquire 1/100 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.