

Joan O. Lenahan
Corporate Secretary

Humana Inc.
The Humana Building
500 West Main Street
P.O. Box 1438
Louisville, KY 40201-1438
502 580 3778 Tel
jlenahan@humana.com
www.humana.com

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BY HAND DELIVERY

August 9, 2002



Jonathan G. Katz
Secretary
Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, D.C. 20549

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OFFICE OF THE SECRETARY

AUG 9 2002

**RE: Humana Inc.
Sworn Statements of Principal Executive Officer and Principal Financial
Officer ("Statement")**

Dear Secretary Katz:

Enclosed on behalf of the Principal Executive Officer and Principal Financial Officer of Humana Inc. pursuant to Order dated June 27, 2002 (File No. 4-460), please find executed originals of the following:

1. Statement by the Principal Executive Officer; and
2. Statement by the Principal Financial Officer.

Please acknowledge receipt by file-stamping the enclosed copy of this letter, the enclosed copy of each Statement, and return same with the courier.

Sincerely,

Joan O. Lenahan
Secretary

Enclosures

cc: Arthur P. Hipwell
Senior Vice President &
General Counsel - Humana Inc.

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**Statement Under Oath of Principal Executive Officer and Principal Financial Officer
Regarding Facts and Circumstances Relating to Exchange Act Filings**

I, James H. Bloem, principal financial officer of Humana Inc., state and attest that:

(1) To the best of my knowledge, based upon a review of the covered reports of Humana Inc., and, except as corrected or supplemented in a subsequent covered report:

- no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
- no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).

(2) I have reviewed the contents of this statement with Humana Inc.'s audit committee.

(3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":

- Annual Report for the fiscal year ended December 31, 2001 on Form 10-K filed with the Commission of Humana Inc.;
- all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Humana Inc. filed with the Commission subsequent to the filing of the Form 10-K identified above; and
- any amendments to any of the foregoing.

Signature:

James H. Bloem
James H. Bloem

Date:

August 9, 2002

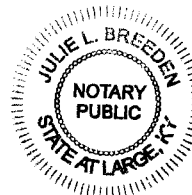
Subscribed and sworn to before me
this 9th day of August
2002.

Julie L. Breeden
Notary Public

My Commission Expires: 10/29/02

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AUG 9 2002



Julie L. Breeden, Notary Public
State at Large
Kentucky
My Commission Expires Oct. 29, 2002