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Independent report praises Humana’s clinical programs
Audit conducted for the Business Health Care Group shows medical management programs meeting or exceeding expectations in most areas

WAUKESHA, Wis. — April 8, 2008 — The first independent evaluation of Humana Inc. (NYSE: HUM) clinical programs used by the Business Health Care Group (BHCG) shows Humana meeting or exceeding expectations on most key criteria, including the ability to identify and engage health plan members who might benefit from case management, disease management, health coaching or other interventions.

The clinical health management assessment conducted in October 2007 by Towers Perrin included a blind review of 100 complex cases – those with medical claims totaling more than $25,000 where the member had interaction with a Humana Health Management nurse – as well as an on-site evaluation of Humana’s medical management programs and a comprehensive examination of supporting documentation.

“Humana … is delivering a well-executed, comprehensive clinical program,” states the report, which also praised Humana’s clinical leadership team for its “exemplary customer focus, business acumen, results orientation and integrity.” The report says Humana’s nurses are “clinically knowledgeable and appeared to demonstrate compassion in their interactions with the BHCG members.”
Chronic conditions are the leading cause of death and disability in the United States, affecting 45 percent of the population. Healthcare spending on chronic diseases accounts for 78 percent of all expenditures, and the number of people with these conditions is rapidly increasing, according to the Agency for Healthcare Research and Quality (AHRQ).

“It is vital to ensure that the clinical programs provided to Business Health Care Group member companies, employees and their family members are operating efficiently, especially when you consider that people with complex or chronic conditions account for the overwhelming majority of health care costs,” said Dianne Kiehl, executive director of the Business Health Care Group. “This report clearly shows that Humana’s clinical programs are making a difference in the lives and health of real people.”

The audit showed Humana meeting or exceeding expectations in four of six categories: the ability to identify members for clinical programs, the ability to engage members in those programs, the oversight provided by company medical directors, and overall clinical operations. The integration of clinical programs and tools available to clinicians scored “slightly below expectations,” according to the report, with opportunity for improvement. At the time of the audit, Humana already had several initiatives in place to bolster those capabilities.

“It is gratifying to receive such high marks from a well-respected organization like Towers Perrin, and we are equally pleased that the opportunities for improvement lie in areas that we are already actively addressing,” said Dr. Albert Tzeel, medical officer for Humana’s Wisconsin market. “That testifies to the strength of our clinical strategy, which remains focused on meeting the needs of our health plan members and delivering a better overall health benefits experience. This is an important independent endorsement of Humana’s clinical programs, the people who administer them, and the overall quality and value they provide.”

“The Business Health Care Group is very comfortable that the two areas that scored slightly below expectations are on target to meet or exceed expectations,” said Kiehl.

The report examined Humana’s full range of clinical programs, including:
• **Personal Nurse**: nurses help members understand their conditions and health care options, so they can make informed decisions about their care

• **Case Management**: identifies and supports members with complex conditions identified as “high risk.”

• **Transplant Case Management**: for members in need of transplant services

• **Disease Management**: for members with certain chronic conditions like asthma, chronic kidney disease, end-stage renal disease, diabetes, cancer, chronic heart failure, coronary artery disease, as well as several rare diseases

• **HumanaBeginnings Maternity Management**: a voluntary maternity program for pregnant members

• **24-Hour Nurse Line**: nurses available to answer health questions any time, day or night

Examiners made no attempt to quantify the cost impact of Humana’s medical management programs.

As of December 31, 2007, Humana insured or administered health benefits for more than 120,000 employees and family members of approximately 600 BHCG member companies in Southeastern Wisconsin. More than 92,000 of those health plan members used Humana Preferred, a plan offering featuring a high-performance network of physicians, hospitals and other health care providers, available exclusively through the BHCG.

**About Business Health Care Group**

The Business Health Care Group is a membership organization of over 600 employers and employer groups in the 11-county region of Southeast Wisconsin. BHCG and its members share the common goals of moving the healthcare market through innovative action and partnering for effective change. Visit www.businesshealthcaregroup.org to learn more.
About Humana

Humana Inc., headquartered in Louisville, Kentucky, is one of the nation’s largest publicly traded health and supplemental benefits companies, with approximately 11.5 million medical members, including more than 400,000 in Wisconsin. Humana is a full-service benefits solutions company, offering a wide array of health and supplemental benefit plans for employer groups, government programs and individuals.

Over its 47-year history, Humana has consistently seized opportunities to meet changing customer needs. Today, the company is a leader in consumer engagement, providing guidance that leads to lower costs and a better health plan experience throughout its diversified customer portfolio.

More information regarding Humana is available to investors via the Investor Relations page of the company’s web site at http://www.humana.com, including copies of:

- Annual reports to stockholders;
- Securities and Exchange Commission filings;
- Most recent investor conference presentations;
- Quarterly earnings news releases;
- Replays of most recent earnings release conference calls;
- Calendar of events (includes upcoming earnings conference call dates and times, as well as planned interaction with research analysts and institutional investors);
- Corporate Governance Information.

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