



HEALTH QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2002
OF THE CONDITION AND AFFAIRS OF THE

Humana Health Plan of Ohio, Inc.

NAIC Group Code	0119 (Current Period)	0119 (Prior Period)	NAIC Company Code	95348	Employer's ID Number	31-1154200
Organized under the Laws of			Ohio	State of Domicile or Port of Entry		
Country of Domicile			United States of America			
Licensed as business type:		Life, Accident & Health []	Property/Casualty []	Dental Service Corporation []		
		Vision Service Corporation []	Other []	Health Maintenance Organization [X]		
		Hospital, Medical & Dental Service or Indemnity []	Is HMO, Federally Qualified? Yes [X] No []			
Incorporated	08/19/1985		Commenced Business	03/10/1979		
Statutory Home Office	655 Eden Park Drive, Suite 400 (Street and Number)			Cincinnati, OH 45202 (City or Town, State and Zip Code)		
Main Administrative Office	655 Eden Park Drive, Suite 400 (Street and Number)			513-784-5320 (Area Code) (Telephone Number)		
	Cincinnati, OH 45202					
Mail Address	P.O. Box 740036 (Street and Number or P.O. Box)			Louisville, KY 40201-7436 (City or Town, State and Zip Code)		
Primary Location of Books and Records	655 Eden Park Drive, Suite 400 (Street and Number)			513-784-5320 (Area Code) (Telephone Number)		
	Cincinnati, OH 45202					
Internet Website Address	www.humana.com					
Statement Contact	Murray Gipe (Name)			502-580-1548 (Area Code) (Telephone Number) (Extension)		
	mgipe@humana.com (E-mail Address)			502-580-2099 (FAX Number)		
Policyowner Relations Contact	655 Eden Park Drive, Suite 400 (Street and Number)			800-448-6262 (Area Code) (Telephone Number) (Extension)		
	Cincinnati, OH 45202					
OFFICERS						
President and CEO	Michael Benedict McCallister			Secretary		
SVP, CFO, and Interim				Joan Olliges Lenahan		
Treasurer	James Harry Bloem					
VICE PRESIDENTS						
George Grant Bauernfeind	John Michael Bertko			Douglas Rogers Carlisle		
Thomas Joseph Liston	Heidi Suzanne Margulis			Steven Oscar Moya		
Walter Emerson Neely	Kathleen Stephenson Pellegrino			Stephen Lance Ringel		
Robert Eugene Shields	William Joseph Tait			Sharon Elaine Ware		
Larry Dale Savage, CEO Cincinnati Mkt						
DIRECTORS OR TRUSTEES						
Bruce Jay Goodman #	Jonathan Thomas Lord, M.D.			Michael Benedict McCallister		
James Elmer Murray						

State ofKentucky..... } ss
County ofJefferson..... }

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

Michael Benedict McCallister
President and CEO

Joan Olliges Lenahan
Secretary

James Harry Bloem
SVP, CFO, and Interim Treasurer

Subscribed and sworn to before me this
1st day of November, 2002

Julia Basham
Notary Public
January 10, 2005

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Humana Health Plan of Ohio, Inc.

ASSETS

	Current Period			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets	4 Net Admitted Assets
1. Bonds	85,588,682		85,588,682	64,929,831
2. Stocks:				
2.1 Preferred stocks	4,335,160		4,335,160	7,537,452
2.2 Common stocks				
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			(a)	
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ (752,339)) and short-term investments	1,111,426		1,111,426	20,676,757
(\$ 1,863,765)				
6. Other long-term invested assets	2,000,000		2,000,000	2,000,000
7. Receivable for securities				
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	93,035,268		93,035,268	95,144,040
10. Accident and health premiums due and unpaid	6,437,442	321,594	6,115,848	3,375,477
11. Health care receivables				604,957
12. Amounts recoverable from reinsurers				
13. Net adjustment in assets and liabilities due to foreign exchange rates				
14. Investment income due and accrued	982,421		982,421	1,011,525
15. Amounts due from parent, subsidiaries and affiliates	1,281,643		1,281,643	4,201,224
16. Amounts receivable relating to uninsured accident and health plans	403,271		403,271	1,077,132
17. Furniture and equipment	1,414,413	1,414,413		
18. Amounts due from agents				
19. Federal and foreign income tax recoverable and interest thereon (including \$ 2,903,694 net deferred tax asset)	6,924,693	4,020,999	2,903,694	2,903,694
20. Electronic data processing equipment and software	373,128		373,128	651,153
21. Other nonadmitted assets	727,411	727,411		
22. Aggregate write-ins for other than invested assets	602,229	602,229	0	
23. Total assets (Lines 9 plus 10 through 22)	112,181,919	7,086,646	105,095,273	108,969,202
DETAILS OF WRITE-INS				
0801.				
0802.				
0803.				
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)				
2201. OTHER CURRENT RECEIVABLES	56,663	56,663	0	0
2202. PREPAID COMMISSIONS	514,653	514,653	0	0
2203. PREPAID EXPENSES	30,913	30,913	0	0
2298. Summary of remaining write-ins for Line 22 from overflow page				
2299. Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above)	602,229	602,229	0	

(a) \$ health care delivery assets included in Line 4.1, Column 3

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Humana Health Plan of Ohio, Inc.

LIABILITIES, CAPITAL AND SURPLUS

	Current Period			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ reinsurance ceded)	33,393,227	.45,428	33,438,655	30,779,740
2. Accrued medical incentive pool and bonus payments	6,395,015		6,395,015	2,023,688
3. Unpaid claims adjustment expenses	953,680		953,680	831,731
4. Aggregate policy reserves	285,000		285,000	285,000
5. Aggregate claim reserves	.23,756	.32	.23,788	.25,119
6. Premiums received in advance	5,159,857		5,159,857	5,617,064
7. General expenses due or accrued	6,959,571		6,959,571	12,110,670
8. Federal and foreign income tax payable and interest thereon (including \$ on realized capital gains (losses) (including \$ net deferred tax liability)				
9. Amounts withheld or retained for the account of others	902,063		902,063	833,814
10. Borrowed money (including \$ current) and interest thereon \$ (including \$ current)				
11. Amounts due to parent, subsidiaries and affiliates				
12. Payable for securities				
13. Funds held under reinsurance treaties with (\$ authorized reinsurers and \$ unauthorized reinsurers)				
14. Reinsurance in unauthorized companies				
15. Net adjustments in assets and liabilities due to foreign exchange rates				
16. Liability for amounts held under uninsured accident and health plans				
17. Aggregate write-ins for other liabilities (including \$ current)	1,400,241		1,400,241	721,825
18. Total liabilities (Lines 1 to 17)	55,472,410	.45,460	55,517,870	53,228,651
19. Common capital stock	XXX	XXX	1,000	1,000
20. Preferred capital stock	XXX	XXX		
21. Gross paid in and contributed surplus	XXX	XXX	12,601,893	12,601,893
22. Surplus notes	XXX	XXX		
23. Aggregate write-ins for other than special surplus funds	XXX	XXX		
24. Unassigned funds (surplus)	XXX	XXX	.36,974,510	43,137,658
25. Less treasury stock, at cost:				
25.1 shares common (value included in Line 19) \$)	XXX	XXX		
25.2 shares preferred (value included in Line 20) \$)	XXX	XXX		
26. Total capital and surplus (Lines 19 to 25)	XXX	XXX	.49,577,403	55,740,551
27. Total liabilities, capital and surplus (Lines 18 and 26)	XXX	XXX	105,095,273	108,969,202
DETAILS OF WRITE-INS				
1701. UNCLAIMED PROPERTY	259,826		259,826	259,945
1702. THIRD PARTY CONTINGENCIES	958,689		958,689	333,761
1703. MISCELLANEOUS	181,726		181,726	128,118
1798. Summary of remaining write-ins for Line 17 from overflow page				
1799. Totals (Lines 1701 thru 1703 plus 1798) (Line 17 above)	1,400,241		1,400,241	721,825
2301.	XXX	XXX		
2302.	XXX	XXX		
2303.	XXX	XXX		
2398. Summary of remaining write-ins for Line 23 from overflow page	XXX	XXX		
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	XXX	XXX		

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Humana Health Plan of Ohio, Inc.

STATEMENT OF REVENUE AND EXPENSES

	Current Year to Date		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member Months.....	XXX	1,718,403	2,256,907
2. Net premium income	XXX	307,552,409	367,606,357
3. Change in unearned premium reserves and reserve for rate credits	XXX		
4. Fee-for-service (net of \$ medical expenses)	XXX		
5. Risk revenue	XXX		
6. Aggregate write-ins for other health care related revenues	XXX	1,513	4,598
7. Total revenues (Lines 2 to 6)	XXX	307,553,922	367,610,955
Medical and Hospital:			
8. Hospital/medical benefits	292,792	211,639,419	173,227,525
9. Other professional services	59,169	4,050,799	136,764,907
10. Outside referrals			
11. Emergency room and out-of-area		2,168,965	950,809
12. Prescription drugs41,156,459	
13. Aggregate write-ins for other medical and hospital56,786	1,201,554
14. Incentive pool and withhold adjustments			
15. Subtotal (Lines 8 to 14)	351,961	259,072,428	312,144,794
Less:			
16. Net reinsurance recoveries			
17. Total medical and hospital (Lines 15 minus 16)	351,961	259,072,428	312,144,794
18. Claims adjustment expenses		7,381,946	7,479,506
19. General administrative expenses.....		.41,610,826	45,001,256
20. Increase in reserves for accident and health contracts			285,000
21. Total underwriting deductions (Lines 17 through 20)	351,961	308,065,200	364,910,557
22. Net underwriting gain or (loss) (Lines 7 minus 21)	XXX	(511,278)	2,700,398
23. Net investment income earned		3,406,858	4,583,863
24. Net realized capital gains or (losses)		1,141,840	1,402,976
25. Net investment gains or (losses) (Lines 23 plus 24)		4,548,698	5,986,838
26. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$) (amount charged off \$)]			
27. Aggregate write-ins for other income or expenses790	19,691
28. Net income or (loss) before federal income taxes (Lines 22 plus 25 plus 26 plus 27)		4,038,210	8,706,928
29. Federal and foreign income taxes incurred	XXX	247,214	(2,189,969)
30. Net income (loss) (Lines 28 minus 29)	XXX	3,790,996	10,896,897
DETAILS OF WRITE-INS			
0601. MISCELLANEOUS HEALTH CARE REVENUE.....	XXX	1,513	4,598
0602.	XXX		
0603.	XXX		
0698. Summary of remaining write-ins for Line 6 from overflow page	XXX		
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	XXX	1,513	4,598
1301.			
1302.			
1303.			
1398. Summary of remaining write-ins for Line 13 from overflow page			
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)			
2701. MISCELLANEOUS INCOME.....		.75	17,605
2702. GAIN/(LOSS) ON DISPOSAL.....		715	2,086
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)		790	19,691

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Humana Health Plan of Ohio, Inc.

CAPITAL AND SURPLUS ACCOUNT

	1 Current Year to Date	2 Prior Year
CAPITAL AND SURPLUS ACCOUNT:		
31. Capital and surplus prior reporting period	55,740,551	40,864,486
GAINS AND LOSSES TO CAPITAL & SURPLUS:		
32. Net income or (loss) from Line 30	3,790,996	10,896,897
33. Change in valuation basis of aggregate policy and claim reserves		
34. Net unrealized capital gains and losses	(73,362)	522,155
35. Change in net unrealized foreign exchange capital gain or (loss)		
36. Change in net deferred income tax		(3,920,327)
37. Change in nonadmitted assets	119,218	8,237,691
38. Change in unauthorized reinsurance		
39. Change in treasury stock		
40. Change in surplus notes		
41. Cumulative effect of changes in accounting principles		(860,351)
42. Capital Changes:		
42.1 Paid in		
42.2 Transferred from surplus (Stock Dividend)		
42.3 Transferred to surplus		
43. Surplus adjustments:		
43.1 Paid in		
43.2 Transferred to capital (Stock Dividend)		
43.3 Transferred from capital		
44. Dividends to stockholders		(10,000,000)
45. Aggregate write-ins for gains or (losses) in surplus		
46. Net change in capital & surplus (Lines 32 to 45)	(6,163,148)	14,876,065
47. Capital and surplus end of reporting period (Line 31 plus 46)	49,577,403	55,740,551
DETAILS OF WRITE-INS		
4501.		
4502.		
4503.		
4598. Summary of remaining write-ins for Line 45 from overflow page		
4599. Totals (Lines 4501 thru 4503 plus 4598) (Line 45 above)		

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Humana Health Plan of Ohio, Inc.

CASH FLOW

	1 Current Year to Date	2 Prior Year
Cash from Operations		
1. Premiums and revenues collected net of reinsurance	304,138,829	372,036,033
2. Claims and claims adjustment expenses	259,303,514	321,016,423
3. General administrative expenses paid	46,088,065	44,350,821
4. Other underwriting income (expenses)	1,513	4,598
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(1,251,237)	6,673,387
6. Net investment income	3,735,996	4,956,669
7. Other income (expenses)	790	19,691
8. Federal and foreign income taxes (paid) recovered	(247,214)	2,189,969
9. Net cash from operations (Lines 5 to 8)	2,238,335	13,839,716
Cash from Investments		
10. Proceeds from investments sold, matured or repaid:		
10.1 Bonds	101,497,074	97,615,493
10.2 Stocks		
10.3 Mortgage loans		
10.4 Real estate		
10.5 Other invested assets		
10.6 Net gains or (losses) on cash and short-term investments		
10.7 Miscellaneous proceeds		
10.8 Total investment proceeds (Lines 10.1 to 10.7)	101,497,074	97,615,493
11. Cost of investments acquired (long-term only):		
11.1 Bonds	118,185,189	90,936,942
11.2 Stocks		
11.3 Mortgage loans		
11.4 Real estate		
11.5 Other invested assets		
11.6 Miscellaneous applications		
11.7 Total investments acquired (Lines 11.1 to 11.6)	118,185,189	90,936,942
12. Net Cash from investments (Line 10.8 minus Line 11.7)	(16,688,115)	6,678,551
Cash from Financing and Miscellaneous Sources		
13. Cash provided:		
13.1 Surplus notes, capital and surplus paid in		
13.2 Net transfers from affiliates	2,919,581	
13.3 Borrowed funds received		
13.4 Other cash provided	2,042,391	5,256,872
13.5 Total (Lines 13.1 to 13.4)	4,961,972	5,256,872
14. Cash applied:		
14.1 Dividends to stockholders paid	10,000,000	
14.2 Net transfers to affiliates		
14.3 Borrowed funds repaid		
14.4 Other applications	77,524	11,338,414
14.5 Total (Lines 14.1 to 14.4)	10,077,524	11,338,414
15. Net cash from financing and miscellaneous sources (Line 13.5 minus Line 14.5)	(5,115,552)	(6,081,542)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
16. Net change in cash and short-term investments (Line 9 plus Line 12 plus Line 15)	(19,565,332)	14,436,725
17. Cash and short-term investments:		
17.1 Beginning of period	20,676,757	6,240,032
17.2 End of period (Line 16 plus Line 17.1)	1,111,425	20,676,757

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Humana Health Plan of Ohio, Inc.

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefit Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Other
		2 Individual	3 Group							
Total Members at end of:										
1. Prior Year	190,638			190,638						
2. First Quarter	193,212			193,212						
3. Second Quarter	193,794			193,794						
4. Third Quarter	184,112			184,112						
5. Current Year										
6. Current Year Member Months	1,718,403			1,718,403						
Total Member Ambulatory Encounters for Period:										
7. Physician	17,111			17,111						
8. Non-Physician	6,153			6,153						
9. Total	23,264			23,264						
10. Hospital Patient Days Incurred	34,024			34,024						
11. Number of Inpatient Admissions	9,328			9,328						
12. Premiums Collected	304,138,829			304,138,829						
13. Premiums Earned	307,552,410			307,552,410						
14. Amount Paid for Provision of Health Care Services	252,043,519			251,928,471				115,048		
15. Amount Incurred for Provision of Health Care Services	259,072,428			259,072,428						

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Humana Health Plan of Ohio, Inc.

CLAIMS PAYABLE (Reported and Unreported)

Aging Analysis of Unpaid Claims

1 Account	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 91 - 120 Days	6 Over 120 Days	7 Total
Claims Payable (Reported)						
0199999 Individually Listed Claims Payable						
0299999 Aggregate Accounts Not Individually Listed-Uncovered						
0399999 Aggregate Accounts Not Individually Listed-Covered	54,553	32,674	4,725	5,529	34,655	132,136
0499999 Subtotals	54,553	32,674	4,725	5,529	34,655	132,136
0599999 Unreported Claims and Other Claim Reserves	XXX	XXX	XXX	XXX	XXX	33,306,519
0699999 Total Amounts Withheld	XXX	XXX	XXX	XXX	XXX	
0799999 Total Claims Payable	XXX	XXX	XXX	XXX	XXX	33,438,655
0899999 Accrued Medical Incentive Pool	XXX	XXX	XXX	XXX	XXX	6,395,015

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Humana Health Plan of Ohio, Inc.

UNDERWRITING AND INVESTMENT EXHIBIT

ANALYSIS OF CLAIMS UNPAID - PRIOR YEAR - NET OF REINSURANCE

Line of Business	Claims Paid Year to Date		Liability End of Current Quarter		5	6 Estimated Claim Reserve and Claim Liability Dec. 31 of Prior Year
	1 On Claims Incurred Prior to January 1 of Current Year	2 On Claims Incurred During the Year	3 On Claims Unpaid Dec. 31 of Prior Year	4 On Claims Incurred During the Year		
1. Comprehensive (Hospital & Medical)	30,560,372	225,682,637	440,580	33,010,533	31,000,952	30,678,480
2. Medicare Supplement						
3. Dental Only						
4. Vision Only						
5. Federal Employees Health Benefits Plan Premiums						
6. Title XVIII - Medicare	45,961	69,087	11,330		57,291	126,379
7. Title XIX - Medicaid						
8. Other						
9. Subtotal	30,606,333	225,751,724	451,910	33,010,533	31,058,243	30,804,859
10. Medical incentive pools, accruals and disbursements		(4,314,541)		6,395,015		2,023,688
11. Totals	30,606,333	221,437,183	451,910	39,405,548	31,058,243	32,828,547

NOTES TO FINANCIAL STATEMENTS

Statement as of September 30, 2002 of the Humana Health Plan of Ohio, Inc.

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of the Company are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Insurance Department recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual, version effective January 1, 2001, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio. The Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the state of Ohio is shown below:

2002		
1. Net Income, Ohio basis:	\$	3,790,996
2. State Prescribed Practices (Income):		0
3. State Permitted Practices (Income):		0
Net Income, NAIC SAP	\$	<u>3,790,996</u>
4. Statutory Surplus, Ohio basis:	\$	49,577,403
5. State Prescribed Practices (Surplus):		0
6. State Permitted Practices (Surplus):		0
Statutory Surplus, NAIC SAP	\$	<u>49,577,403</u>

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

The Company recognizes premium income from members in the period of health care coverage. Premiums billed and collected in advance are recorded as advance premium. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

U.S. Treasury obligations and state and municipal securities are valued at cost or, where discounts or premiums exist, at amortized cost; certificates of deposit are carried at cost; common stocks are market value, and preferred stocks as prescribed by the Securities Valuation Office.

Bonds not backed by other loans are stated at amortized cost using the interest method.

Preferred stocks are carried at cost.

Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.

NOTES TO FINANCIAL STATEMENTS

Statement as of September 30, 2002 of the Humana Health Plan of Ohio, Inc.

NOTES TO FINANCIAL STATEMENTS

2. Accounting Changes and Corrections of Errors

The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Ohio. Effective January 1, 2001, the State of Ohio required that insurance companies domiciled in the State of Ohio, prepare their statutory basis financial statements in accordance with the NAIC Accounting Practices and Procedures manual, effective January 1, 2001, subject to any deviations prescribed or permitted by the State of Ohio insurance commissioner.

3. Business Combinations and Goodwill

A. Statutory Purchase Method

Not Applicable.

B. Statutory Merger

Not Applicable.

C. Impairment Loss

Not Applicable.

4. Discontinued Operations

Not Applicable.

5. Investments

A. Mortgage Loans

Not Applicable.

B. Debt Restructuring

Not Applicable.

C. Reverse Mortgages

Not Applicable.

D. Loan-Backed Securities

Not Applicable.

E. Repurchase Agreements

Not Applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies

- a. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
- b. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.

7. Investment Income

- A. Investment income due and accrued was non-admitted when over 90 days past due.
- B. The total amount excluded was \$0.

NOTES TO FINANCIAL STATEMENTS

8. Derivative Instruments

Not Applicable.

10.1

Statement as of September 30, 2002 of the Humana Health Plan of Ohio, Inc.

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

No material change since year end December 31, 2001.

10. Information Concerning Parent, Subsidiaries and Affiliates

As detailed in Schedule Y, the Company is part of a holding company system, with Humana Inc., being the ultimate parent. On June 28, 2002, the Company paid a dividend of \$10,000,000 to its parent, Humana Inc.

11. Debt

A. Capital Notes

The Company has no capital notes outstanding.

B. All other Debt

The Company has no debentures outstanding.

The Company does not have any reverse repurchase agreements

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plan

Not Applicable.

B. Defined Contribution Plan

Not Applicable.

C. Multiemployer Plans

Not Applicable.

D. Consolidated/Holding Company Plans

No material change since year end December 31, 2001.

13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

- 1) The company has no par value common stock with 1,000,000 shares authorized and 200,000 shares issued and outstanding.
- 2) The Company has no preferred stock outstanding.
- 3) Dividends are noncumulative and are paid as determined by the Board of Directors. Dividends are subject to the approval of the Department of Insurance if such dividend distribution which, together with other dividends or distribution made within the preceding twelve months, exceeds the lesser of (a) ten percent of the Plan's policyholder surplus as of December 31 of the prior year, or (b) the net income, for the twelve month period ending December 31 of the prior year.
- 4) Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- 5) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
- 6) Not Applicable.
- 7) Not Applicable.
- 8) Not Applicable.
- 9) The portion of unassigned funds (surplus) represented or reduced by each item below is as follow:

NOTES TO FINANCIAL STATEMENTS

a. Unrealized gains and (losses):	\$ (73,362)
b. Nonadmitted asset values:	\$ 7,086,646
c. Provision for reinsurance:	\$ 0

10) Not Applicable.
 11) Not Applicable.
 12) Not Applicable.

14. Contingencies

During the ordinary course of business, the Plan is subject to pending and threatened legal actions. Management of the Plan does not believe that any of these actions will have a material adverse effect on the Plan's admitted assets, liabilities, and surplus, results of operations or cash flows.

The Company is not aware of any other material contingent liabilities as of September 30, 2002.

10.2

Statement as of September 30, 2002 of the Humana Health Plan of Ohio, Inc.

NOTES TO FINANCIAL STATEMENTS

15. Leases

No material change since year end December 31, 2001.

16. Information about Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentration of Credit Risk

1) The Company has no investment in Financial Instruments with Off Balance Sheet Risk.
 2) The Company has no investment in Financial Instruments with Concentration Credit Risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

Not Applicable.

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans

A. ASO Plan:

The gain from operations from ASO uninsured plans and the uninsured portion of partially insured plans was as follows during 2002:

	(1)	(2)	(3)
	ASO Uninsured Plans	Uninsured Portion of Partially Insured Plans	Total ASO
a. Net reimbursement for administrative expenses (including administrative fees) \$ in excess of actual expenses.	8,107,923	\$ 0	\$ 8,107,923
b. Total net other income or expenses (including interest paid to or received from plans). \$	(160,679)	\$ 0	\$ (160,679)
c. Net gain or (loss) from \$ operations.	7,947,244	\$ 0	\$ 7,947,244
d. Total claim payment volume. \$	111,658,977	\$ 0	\$ 11,658,977

B. ASC Plan:

Not Applicable.

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract:

Not Applicable.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

10.3

NOTES TO FINANCIAL STATEMENTS

Not Applicable.

20. Other Items

A. Extraordinary Items

Not Applicable.

B. Troubled Debt Restructuring: Debtors

Not Applicable.

C. Other Disclosures

None

21. Events Subsequent

The Company is not aware of any events occurring subsequent to the close of the books for this statement which may have a material effect on its financial condition.

10.3

Statement as of September 30, 2002 of the Humana Health Plan of Ohio, Inc.

NOTES TO FINANCIAL STATEMENTS

22. Reinsurance

A. Unsecured Reinsurance Recoverables

The Company does not have an unsecured aggregate recoverable for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with any individual reinsurers, authorized or unauthorized, that exceeds 3% of the Company's policyholder surplus.

B. Reinsurance Recoverable in Dispute

Not Applicable.

C. Reinsurance Assumed and Ceded

Not Applicable.

D. Uncollectible Reinsurance

Not Applicable.

E. Commutation of Ceded Reinsurance

Not Applicable.

F. Retroactive Reinsurance

Not Applicable.

23. Retrospectively Rated Contracts

Not Applicable.

24. Salvage and Subrogation

Not Applicable.

25. Change in Incurred Claims and Claim Adjustment Expenses

No material change since year end December 31, 2001.

26. Organization and Operation

Humana Health Plan of Ohio, Inc. (the "Company") is organized as a group model, an IPA model and a network model.

The subscriber contracts of the Company consist of employer group contracts.

NOTES TO FINANCIAL STATEMENTS

The Company is a wholly-owned subsidiary of Humana Inc. ("Humana") and is licensed to do business in the state of Indiana, Kentucky and Ohio. The Company offers coordinated health insurance coverage as a health maintenance organization (HMO). An HMO provides prepaid health insurance coverage to its members through a network of independent primary care physicians, specialty physicians and other health care providers who contract with the HMO to furnish such services. Primary care physicians generally include internists, family practitioners and pediatricians. Generally, access to specialty physicians and other health care providers must be approved by the member's primary care physician. These other health care providers include, among others, hospitals, nursing homes, home health agencies, pharmacies, mental health and substance abuse centers, diagnostic centers, optometrists, outpatient surgery centers, dentists, urgent care centers and durable medical equipment suppliers. Because access to these other health care providers must generally be approved by the primary care physician, the HMO product is the most restrictive form of managed care.

The location of the books and records is Louisville, Kentucky.

27. Minimum Net Worth

Under regulation 27-13-12-3 of the state of Indiana, the Company is required to maintain net worth of \$26,808,780. The Company as of September 30, 2002 reports net worth of \$49,577,403. The Indiana state regulation is quoted because Indiana has the highest net worth requirement of all the states where the Company maintains a license.

10.4

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Humana Health Plan of Ohio, Inc.**GENERAL INTERROGATORIES**

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted.)

**PART 1 - COMMON INTERROGATORIES
GENERAL**

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes [] No [X]

1.2 If yes, explain:

.....

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [X] No []

2.2 If yes, has the report been filed with the domiciliary state? Yes [X] No []

3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]

3.2 If yes, date of change: If not previously filed, furnish herewith a certified copy of the instrument as amended.

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [X] No []

If yes, attach an organizational chart.

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]

5.2 If yes, provide the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....
.....
.....
.....

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [X] NA []

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 06/30/2001

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/1994

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/24/1996

7.4 By what department or departments?

OH Department of Insurance.....

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes [] No [X]

8.2 If yes, give full information:

.....

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Humana Health Plan of Ohio, Inc.

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted.)

INVESTMENT

9.1 Has there been any change in the reporting entity's own preferred or common stock? Yes [] No [X]

9.2 If yes, explain:

.....

10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No [X]

10.2 If yes, give full and complete information relating thereto:

.....

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ 0

12. Amount of real estate and mortgages held in short-term investments: \$ 0

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [] No [X]

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds	\$	\$
13.22 Preferred Stock	\$	\$
13.23 Common Stock	\$	\$
13.24 Short-term Investments	\$	\$
13.25 Mortgages, Loans or Real Estate	\$	\$
13.26 All Other	\$	\$
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	\$	\$
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	\$	\$
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	\$	\$

14.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No []

If no, attach a description with this statement.

15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1 - General, Section IV.H - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

15.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
JP Morgan Chase, Global Institution Services.....	4 NY Plaza - 4th floor, New York, NY 10004-2477.....

15.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....

15.3 Have there been any changes, including name changes in the custodian(s) identified in 15.1 during the current year? Yes [] No [X]

15.4 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....

15.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
.....

SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period				
2. Increase (decrease) by adjustment				
3. Cost of acquired				
4. Cost of additions to and permanent improvements				
5. Total profit (loss) on sales				
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period				
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)				
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)				

NONE**SCHEDULE B - VERIFICATION**

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period				
2. Amount loaned during period:				
2.1. Actual cost at time of acquisitions				
2.2. Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period				

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period	2,000,000	2,000,000	2,000,000	2,000,000
2. Cost of acquisitions during period:				
2.1. Actual cost at time of acquisitions				
2.2. Additional investment made after acquisitions				
3. Accrual of discount				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period	2,000,000	2,000,000	2,000,000	2,000,000
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	2,000,000	2,000,000	2,000,000	2,000,000
12. Total nonadmitted amounts				
13. Statement value of long-term invested assets at end of current period	2,000,000	2,000,000	2,000,000	2,000,000

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Humana Health Plan of Ohio, Inc.

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	81,444,619	61,239,224	60,635,199	(97,338)	72,809,361	81,444,619	81,951,306	72,513,553
2. Class 2	7,373,075	754,751	2,713,241	(35,941)	6,988,929	7,373,075	5,378,644	5,943,455
3. Class 3	153,412			(30,911)	154,104	153,412	122,501	
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	88,971,106	61,993,975	63,348,440	(164,190)	79,952,394	88,971,106	87,452,451	78,457,008
PREFERRED STOCK								
8. Class 1	3,287,600			(48,200)	4,332,092	3,287,600	3,239,400	5,304,941
9. Class 2	1,095,760				1,217,511	1,095,760	1,095,760	2,232,511
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	4,383,360			(48,200)	5,549,603	4,383,360	4,335,160	7,537,452
15. Total Bonds and Preferred Stock	93,354,466	61,993,975	63,348,440	(212,390)	85,501,997	93,354,466	91,787,611	85,994,460

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter					
	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
80999999 Totals	1,863,765	XXX	1,863,765	87,330	

SCHEDULE DA - PART 2- Verification

	Short-Term Investments Owned	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	13,527,176	8,115,351	11,268,684	7,181,276	
2. Cost of short-term investments acquired	31,926,491	42,171,517	22,534,652	75,610,968	
3. Increase (decrease) by adjustment	(7,954)	(17,441)	(14,265)		
4. Increase (decrease) by foreign exchange adjustment					
5. Total profit (loss) on disposal of short-term investments					
6. Consideration received on disposal of short-term investments	37,330,362	39,000,742	31,925,307	69,265,068	
7. Book/adjusted carrying value, current period	8,115,351	11,268,685	1,863,764	13,527,176	
8. Total valuation allowance					
9. Subtotal (Lines 7 plus 8)	8,115,351	11,268,685	1,863,764	13,527,176	
10. Total nonadmitted amounts					
11. Statement value (Lines 9 minus 10)	8,115,351	11,268,685	1,863,764	13,527,176	
12. Income collected during period	65,610	13,039	73,065	346,742	
13. Income earned during period	70,276	39,289	42,149	346,742	

Schedule DB - Part F - Section 1
NONE

Schedule DB - Part F - Section 2
NONE

Schedule S
NONE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Humana Health Plan of Ohio, Inc.

SCHEDULE T PREMIUMS AND OTHER CONSIDERATIONS

Allocated by States and Territories

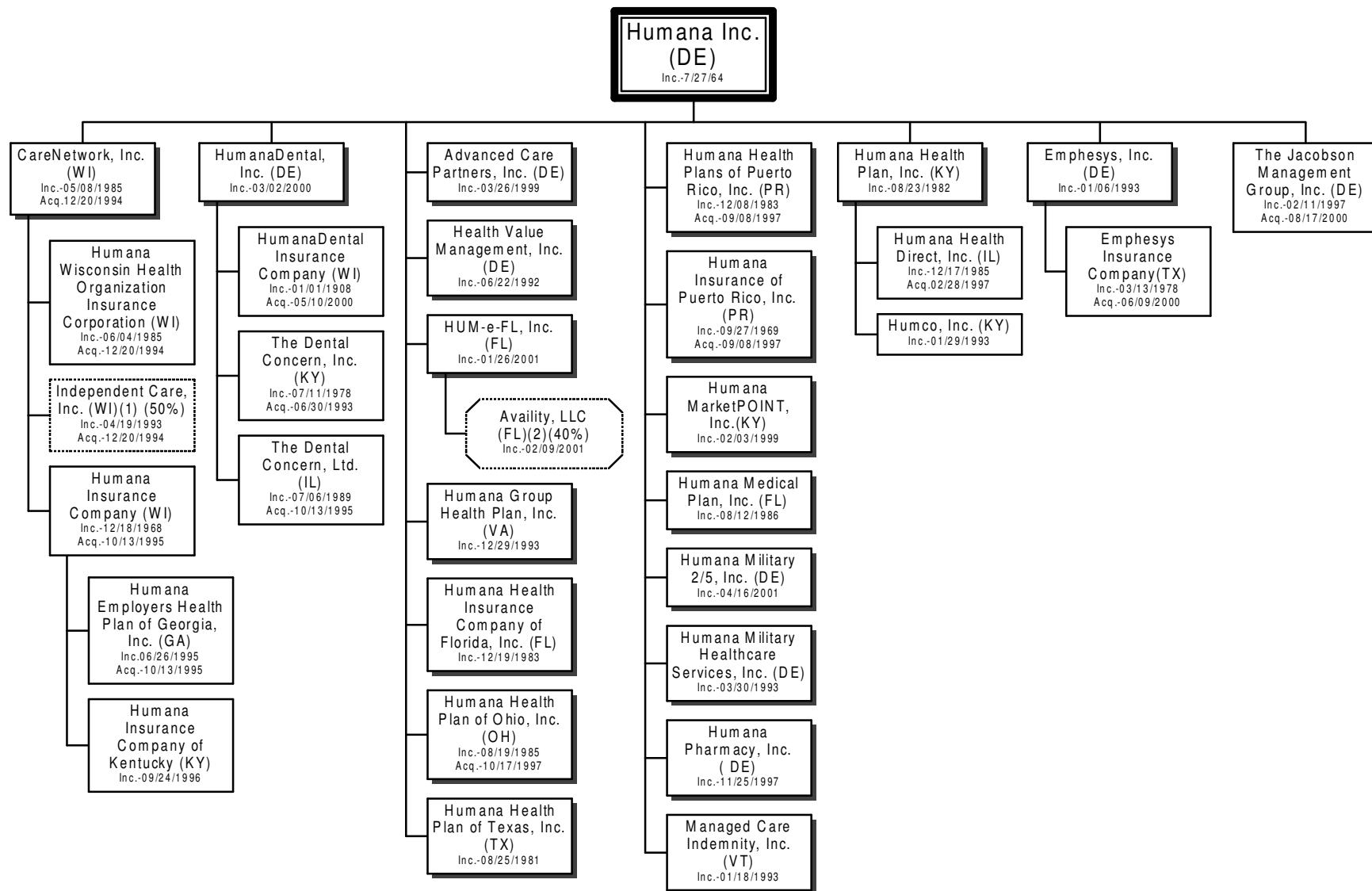
States, Etc.	1 Guaranty Fund (Yes or No)	2 Is Insurer Licensed? (Yes or No)	Direct Business Only Year-to-Date			
			3 Premiums	4 Medicare Title XVIII	5 Medicaid Title XIX	6 Federal Employees Health Benefit Program Premium
1. Alabama	AL	No	No			
2. Alaska	AK	No	No			
3. Arizona	AZ	No	No			
4. Arkansas	AR	No	No			
5. California	CA	No	No			
6. Colorado	CO	No	No			
7. Connecticut	CT	No	No			
8. Delaware	DE	No	No			
9. District of Columbia	DC	No	No			
10. Florida	FL	No	No			
11. Georgia	GA	No	No			
12. Hawaii	HI	No	No			
13. Idaho	ID	No	No			
14. Illinois	IL	No	No			
15. Indiana	IN	Yes	Yes	1,975,534		
16. Iowa	IA	No	No			
17. Kansas	KS	No	No			
18. Kentucky	KY	No	Yes	19,708,627		
19. Louisiana	LA	No	No			
20. Maine	ME	No	No			
21. Maryland	MD	No	No			
22. Massachusetts	MA	No	No			
23. Michigan	MI	No	No			
24. Minnesota	MN	No	No			
25. Mississippi	MS	No	No			
26. Missouri	MO	No	No			
27. Montana	MT	No	No			
28. Nebraska	NE	No	No			
29. Nevada	NV	No	No			
30. New Hampshire	NH	No	No			
31. New Jersey	NJ	No	No			
32. New Mexico	NM	No	No			
33. New York	NY	No	No			
34. North Carolina	NC	No	No			
35. North Dakota	ND	No	No			
36. Ohio	OH	No	Yes	285,868,248		
37. Oklahoma	OK	No	No			
38. Oregon	OR	No	No			
39. Pennsylvania	PA	No	No			
40. Rhode Island	RI	No	No			
41. South Carolina	SC	No	No			
42. South Dakota	SD	No	No			
43. Tennessee	TN	No	No			
44. Texas	TX	No	No			
45. Utah	UT	No	No			
46. Vermont	VT	No	No			
47. Virginia	VA	No	No			
48. Washington	WA	No	No			
49. West Virginia	WV	No	No			
50. Wisconsin	WI	No	No			
51. Wyoming	WY	No	No			
52. American Samoa	AS	No	No			
53. Guam	GU	No	No			
54. Puerto Rico	PR	No	No			
55. U.S. Virgin Islands	VI	No	No			
56. Canada	CN	No				
57. Aggregate Other Alien	OT	XXX	XXX			
58. Total (Direct Business)		XXX	(a) 3	307,552,409		
DETAILS OF WRITE-INS						
5701.						
5702.						
5703.						
5798.	Summary of remaining write-ins for Line 57 from overflow page					
5799.	Totals (Lines 5701 thru 5703 plus 5798)(Line 57 above)					

(a) Insert the number of yes responses except for Canada and Other Alien.

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Humana Health Plan of Ohio, Inc.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

HUMANA INC. AND SUBSIDIARIES
SEPTEMBER 30, 2002



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing on "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory question.

RESPONSE

1. Will the SVO Compliance Certification be filed with this statement?

.....Yes.....

Explanation:

Bar Code:

OVERFLOW PAGE FOR WRITE-INS

Schedule A - Part 2
NONE

Schedule A - Part 3
NONE

Schedule B - Part 1
NONE

Schedule B - Part 2
NONE

Schedule BA - Part 1
NONE

Schedule BA - Part 2
NONE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Humana Health Plan of Ohio, Inc.

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
BONDS								
GOVERNMENTS								
UNITED STATES								
3134A3-3L-8.	FEDERAL HOME LOAN MTGE CO 7.000 03/15/2010.	09/20/2002	DEUTSCHE BANK	474,371	400,000	622	622	1
3134A4-DY-7.	FHLMC REFERENCE NOTE BND ACCY FTSE 5.625 03/15/2011	09/20/2002	GREENWICH PARTNERS	464,860	425,000	531	531	1PE
3134A4-NW-0.	FEDERAL HOME LOAN MTGE CO ACCY FTSE 4.875 03/15/2007	09/10/2002	DEUTSCHE BANK ALEX BROWN INC	158,680	150,000	3,697	3,697	1
912810-FA-1.	UNITED STATES TREASURY GOVERNMENT 6.375 08/15/2027	08/29/2002	DEUTSCHE BANK	586,348	500,000	1,299	1,299	1
912827-6X-5.	UNITED STATES TREASURY GOVERNMENT 4.625 05/15/2006	08/28/2002	GREENWICH PARTNERS	1,059,727	1,000,000	13,322	13,322	1
912827-7B-2.	UNITED STATES TREASURY GOVERNMENT 5.000 08/15/2011	09/16/2002	CS FIRST BOSTON	1,552,304	1,425,000	6,389	6,389	1
912827-7L-0.	UNITED STATES TREASURY GOVERNMENT 4.875 02/15/2012	08/23/2002	VARIOUS	6,357,200	6,045,000	8,177	8,177	1
912828-AB-6.	US TREASURY 3.375 04/30/2004	07/12/2002	CS FIRST BOSTON	2,540,918	2,500,000	17,425	17,425	1
912828-AC-4.	UNITED STATES TREASURY GOVERNMENT 4.375 05/15/2007	08/01/2002	BARCLAYS CAPITAL	1,562,813	1,500,000	14,088	14,088	1
912828-AH-3.	UNITED STATES TREASURY GOVERNMENT 3.250 08/15/2007	08/26/2002	BARCLAYS CAPITAL	4,420,852	4,425,000	4,690	4,690	1
0399996 - Bonds - U.S. Government				19,178,071	18,370,000	70,241	70,241	XXX
0399999 - Total - Bonds - U.S. Government				19,178,071	18,370,000	70,241	70,241	XXX
SPECIAL REVENUE & SPECIAL ASSESS.								
UNITED STATES								
31371K-UB-5.	FED NTL MTG ASSO FNMA 6.000 09/01/2032	09/20/2002	BEAR STEARNS	2,055,000	2,000,000	8,000	8,000	1
31385H-XH-0.	FED NTL MTG ASSO 30 YR FNMA 6.500 11/01/2031	07/02/2002	GOLDMAN SACHS	919,446	898,253	2,271	2,271	1
3199996 - Bonds - Special Revenues - United States				2,974,446	2,898,253	10,271	10,271	XXX
3199999 - Total - Bonds - Special Revenue				2,974,446	2,898,253	10,271	10,271	XXX
INDUSTRIAL & MISC. (UNAFFIL)								
UNITED STATES								
023551-AH-7.	AMERADA HESS CORPORATION CORPORATE 6.650 08/15/2011	08/29/2002	LEHMAN BROS	381,304	350,000	1,228	1,228	2
22540A-LK-2.	CREDIT SUISSE FIRST BOSTON CMBS 7.290 09/11/2009	07/31/2002	CREDIT SUISSE FIRST BOSTON CORP	449,344	400,000	1,944	1,944	1
36962G-WC-4.	GEN ELEC CAP CRP 5.350 03/30/2006	08/29/2002	JP MORGAN CHASE BANK	264,563	250,000	5,722	5,722	1
370425-RT-9.	GENERAL MOTORS ACCEPTANCE COR CORPORATE 6.750 01/15/2006	08/29/2002	JP MORGAN CHASE BANK	308,781	300,000	2,756	2,756	1
50075N-AG-9.	KRAFT FOODS INC CORPORATE 5.250 06/01/2007	08/29/2002	BANC ONE CAPITAL CORP	264,775	250,000	3,792	3,792	1
743263-AC-9.	PROGRESS ENERGY CORPORATE 6.750 03/01/2006	08/29/2002	MORGAN STANLEY	373,447	350,000	197	197	2
4599996 - Bonds - Industrial and Misc - United States				2,042,213	1,900,000	15,639	15,639	XXX
4599999 - Total - Bonds - Industrial, Misc.				2,042,213	1,900,000	15,639	15,639	XXX
6099997 - Total - Bonds - Part 3				24,194,730	23,168,253	96,150	96,150	XXX
6099998 - Total - Bonds - Part 5				15,264,592	13,925,000	327,579	327,579	XXX
6099999 - Total - Bonds				39,459,322	37,093,253	423,728	423,728	XXX
6599999 - Total - Preferred Stocks					XXX			XXX
7099999 - Total - Common Stocks					XXX			XXX
7199999 - Total - Preferred and Common Stocks					XXX			XXX
7299999 - Totals				39,459,322	XXX	423,728	423,728	XXX

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Humana Health Plan of Ohio, Inc.

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Desig- nation (a)	
BONDS																	
GOVERNMENTS																	
UNITED STATES																	
36225B-MZ-8...	GNMA 30YR PLATINUM 6.500 04/01/2031	09/01/2002	MBS PAYDOWN			385,572	385,572	392,003	392,003	(192)				0	4,468		
912810-DV-7...	UNITED STATES TREASURY GOVERNMENT 9.250 02/15/2016	07/30/2002	CREDIT SUISSE FIRST BOSTON CORP			5,717,898	4,100,000	5,641,344	5,641,344	(8,840)			.85,394	.85,394	173,910	1	
912810-EW-4...	UNITED STATES TREASURY GOVERNMENT 6.000 02/15/2026	08/29/2002	VARIOUS			1,092,852	1,000,000	1,042,227	1,042,227	(137)			.50,762	.50,762	30,063	1	
912810-FA-1...	UNITED STATES TREASURY GOVERNMENT 6.375 08/15/2027	09/20/2002	GREENWICH PARTNERS			241,750	200,000	234,539	234,539	(58)			.7,269	.7,269	1,351	1	
912827-2Y-7...	US TREASURY 6.250 06/30/2002		PRIOR YEAR INCOME											0	.18,750	1PE	
912827-4V-1...	UNITED STATES TREASURY GOVERNMENT 4.750 11/15/2008	07/10/2002	BARCLAYS CAPITAL			1,287,939	1,250,000	1,266,855	1,266,855	(195)			.21,279	.21,279	9,197	1PE	
912827-5Z-1...	US TREASURY N/B 6.500 02/15/2010	07/12/2002	DEUTSCHE BANK ALEX BROWN INC			1,133,008	1,000,000	1,114,609	1,114,609	(5,883)			.24,281	.24,281	.59,434	1PE	
912827-6J-6...	UNITED STATES TREASURY 5.750 08/15/2010	07/12/2002	DEUTSCHE BANK ALEX BROWN INC			217,109	200,000	209,570	209,570	(203)			.7,742	.7,742	.4,765	1	
912827-6T-4...	UNITED STATES TREASURY GOVERNMENT 5.000 02/15/2011	09/16/2002	CREDIT SUISSE FIRST BOSTON CORP			1,635,059	1,500,000	1,530,938	1,530,180	(1,909)			.106,788	.106,788	.81,726	1	
912827-6X-5...	UNITED STATES TREASURY GOVERNMENT 4.625 05/15/2006	07/10/2002	JP MORGAN CHASE BANK			518,184	500,000	.515,801	.515,370	(1,719)			.4,532	.4,532	.15,144	1	
912828-AB-6...	US TREASURY 3.375 04/30/2004	07/02/2002	CREDIT SUISSE FIRST BOSTON CORP			1,012,188	1,000,000	1,009,922	1,009,922				.2,266	.2,266	.5,870	1	
0399996 - Bonds - U.S. Government						13,241,558	11,135,572	12,957,807	12,956,619	(19,134)				310,313	310,313	404,677	XXX
0399999 - Bonds - U.S. Governments						13,241,558	11,135,572	12,957,807	12,956,619	(19,134)				310,313	310,313	404,677	XXX
CALIFORNIA																	
130330-FX-6...	CALIFORNIA HFA 1999 D-2-3 5.200 02/01/2012	08/01/2002	CALLED SECURITY at 100.000			410,000	410,000	428,348	426,665	(16,665)				0	.21,320		
TOTAL CALIFORNIA						410,000	410,000	428,348	426,665	(16,665)	0	0	0	0	21,320	XXX	
NEW MEXICO																	
647199-FR-4...	NEW MEXICO 1998 C-2 6.000 01/01/2014	07/01/2002	CALLED SECURITY at 100.000			40,000	40,000	40,250	40,240	(240)				0	.2,400	1PE	
TOTAL NEW MEXICO						40,000	40,000	40,250	40,240	(240)	0	0	0	0	2,400	XXX	
UTAH																	
91755N-BE-4...	UTAH 1997 B-2 6.300 07/01/2005	07/01/2002	CALLED SECURITY at 100.000			60,000	60,000	60,300	60,205	(205)				0	.3,780	1PE	
TOTAL UTAH						60,000	60,000	60,300	60,205	(205)	0	0	0	0	3,780	XXX	
VIRGINIA																	
707079-AX-7...	PENINSULA ARPT REF VA 5.050 07/15/2008	07/15/2002	SINKING FUND REDEMPTION			50,000	50,000	50,000	50,000					0	.2,525	1PE	
TOTAL VIRGINIA						50,000	50,000	50,000	50,000	0	0	0	0	0	2,525	XXX	
WEST VIRGINIA																	
956525-AA-7...	WEST VA. PUB. ENERGY AUTH A 5.050 07/01/2008	07/01/2002	CALLED SECURITY at 100.000			410,000	410,000	423,300	421,994	(11,994)				0	.20,705	1PE	
TOTAL WEST VIRGINIA						410,000	410,000	423,300	421,994	(11,994)	0	0	0	0	20,705	XXX	
SPECIAL REVENUE & SPECIAL ASSESS.																	
31283J-3X-7...	FGOLD 15YR MBS/POOL 5.500 05/01/2013	09/01/2002	MBS PAYDOWN			83,468	83,468	84,290	84,290	(22)				0	.794	1	

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Humana Health Plan of Ohio, Inc.

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues _____

105

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part D - Section 1

NONE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Humana Health Plan of Ohio, Inc.

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Rate of Interest	3 Amount of Interest Received During Current Quarter	4 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			8 *
				5 First Month	6 Second Month	7 Third Month	
CHASE MANHATTAN BANK.....NEW YORK, NY.....				(1,964,400)	11,010	9,185	
CITIBANK.....NEW YORK, NY.....				3,659	381	239	
FIRSTAR.....CINCINNATI, OH.....				542,839	830,823	1,030,520	
FIRSTAR BANK.....CINCINNATI, OH.....				121,837	121,840	121,841	
FIRSTAR BANK.....CINCINNATI, OH.....				(402,088)	(3,890,539)	(3,027,870)	
FIRSTAR BANK.....CINCINNATI, OH.....				(6,397,933)	(5,311,523)	(5,132,825)	
FIRSTAR BANK.....CINCINNATI, OH.....				4,274,062	1,330,743	269,144	
NATIONAL CITY BANK.....LOUISVILLE, KY.....				12,105	213	6,847	
PNC BANK.....PITTSBURGH, PA.....				1,280	1,280	1,280	
GENERAL DYNAMICS CORP 10/01/2002.....NEW YORK, NY.....	1.950					5,405,000	
KNIGHT-RIDDER INC 08/01/2002.....NEW YORK, NY.....	1.750			3,000,000			
MORGAN ST DEAN WITTER 10/02/2002.....NEW YORK, NY.....	1.771					563,972	
0199998 Deposits in depositories which do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories	XXX						XXX
0199999 Totals - Open Depositories	XXX			(808,639)	(6,905,772)	(752,667)	XXX
0399999 Total Cash on Deposit	XXX			(808,639)	(6,905,772)	(752,667)	XXX
0499999 Cash in Company's Office	XXX	XXX	XXX	328	328	328	XXX
0599999 Total Cash	XXX			(808,311)	(6,905,444)	(752,339)	XXX