

For immediate release

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Humana Expands Relationship with Coalition America for Out-of-Network Medical Claim Repricing.

Atlanta, GA, July 28, 2004 ... Coalition America, Inc. (CAI), the leader in medical claim savings, has expanded its relationship with Humana Inc., one of the nation's largest publicly traded health benefits companies. In an effort to streamline the repricing and adjudication process for its various insurance products, Humana is connecting electronically with CAI to send out-of-network medical claims and receive repricing information.

“I have enjoyed working with Coalition America and have appreciated their ability to generate savings that we can pass onto our members while being flexible in their approach to meeting our operational and technology needs,” said Alan Wheatley, Director of the Market Consulting Practice for Humana Inc. “The ability to work with a vendor that provides streamlined repricing services was a major consideration in our decision to expand our relationship with Coalition America,” said Wheatley.

“We are very excited to grow our relationship with Humana into a key partner in their continuing efforts to manage medical costs for their clients and membersm” said Sean Smith, Chairman and CEO of Coalition America, Inc. “We have worked with Humana for several years in a smaller capacity, and are pleased that our value has met and exceeded their expectations, and has given them confidence that we can generate dramatic savings on their total business,” said Smith.

About CAI

Coalition America, Inc. (CAI) is the leader in medical claim savings utilizing proprietary technology and PPOs (preferred provider organizations) and negotiations to deliver significant discounts on group health and workers' compensation medical bills. Clients interface with CAI through HIPAA compliant EDI (electronic data interchange) or the Internet to reprice in-network and out-of-network medical claims. CAI generates significant savings through the integration of Primary PPOs, Wrap PPOs, Supplemental PPOs, and direct provider negotiations. CAI has saved its clients over 600 million dollars since its inception in 1995.

For more information about Coalition America please visit www.coalitionamerica.com or contact Libby Roper, Director of Marketing and Public Relations at 404-459-7201, ext. 5265 or libbyroper@coalitionamerica.com

About Humana Inc.

Humana Inc., headquartered in Louisville, Kentucky, is one of the nation's largest publicly traded health benefits companies, with approximately 7 million medical members located primarily in 19 states and Puerto Rico. Humana offers coordinated health insurance coverage and related services – through traditional and Internet-based plans – to employer groups, government-sponsored plans, and individuals.

More information regarding Humana is available via the Internet at <http://www.humana.com> including:

- Annual report to stockholders;
- Securities and Exchange Commission filings;
- Most recent investor conference presentation;
- Quarterly earnings press releases;
- Audio archive of most recent earnings release conference call;
- Calendar of events (includes upcoming earnings conference call dates, times, and access number, as well as planned participation in investor conferences); Corporate Governance Information