



**BlueCross BlueShield
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**Blue Cross and Blue Shield of Florida and Humana Developing
Multi-Payer Electronic Health Record**

*Capability will be delivered via the existing Availity[®] health information network to improve
health care delivery and enhance patient experience*

JACKSONVILLE, Fla. – Blue Cross and Blue Shield of Florida, Inc. (BCBSF) and Humana Inc. (NYSE: HUM) today announced their plans to deploy a payer-based electronic health record in 2006. A payer-based health record is an electronic record maintained by health plans that contains claim-based information routinely collected from physicians, pharmacies, labs and other health care providers. This electronic record will provide health care professionals a consolidated view of patients' health care services across physicians and providers, as well as participating health plans that will help improve patient safety, eliminate duplicate medical procedures, aid in reducing unnecessary services and fraud.

“Blue Cross and Blue Shield of Florida and Humana recognize the importance and value of technology in improving the delivery of health care to consumers,” said Jeannette Ekh, chief information officer, BCBSF. “Our multi-payer electronic health record will provide a history of patients' health care services across physicians and providers, as well as participating health plans.”

The launch of this capability will facilitate the sharing and interoperability of health information between physicians, health care professionals and multiple payers, bringing efficiencies and cost savings to the health care industry, improving health care delivery. BCBSF and Humana are leveraging the Availity[®] Gateway, a secure internet-based information exchange, as the delivery channel and infrastructure for the electronic health record. By using information and resources that already exist with payers, no new data collection processes will be required and existing Web technologies in physicians' offices will support the capability. The companies' goal is to create a system that will be compatible with other electronic medical record initiatives that are being undertaken at the federal, state and local levels.

“Giving health care professionals a consolidated view of a patient's health services is a vital step in solving the health cost crisis,” said Bruce J. Goodman, chief service and information officer for Humana. “We are committed to using technology to support and enhance health care decision-making with innovative tools for consumers and their providers of care.”

In light of recent catastrophic events, such as Hurricanes Katrina and Rita, the electronic health record will bring additional value to consumers and health care professionals. Secure access from

(More)

any location to patient medical history is critical to ensuring physicians and other health care providers can render appropriate treatment and service.

The electronic health record will include transactional information from claim records of health plans, including date of service, name of the health care provider, and name of prescription, where applicable. Excluded from the view will be results and diagnoses for psychiatric, substance abuse, and HIV-related treatments.

All patient information will remain in the custody of the patient's respective health plan. Only providers will have access to a view of the consolidated patient medical record. In addition, physicians will be able to audit the views conducted by their offices to ensure patient confidentiality and security. BCBSF and Humana will continue to provide the same level of privacy, security and confidentiality to member data as they do today, meeting all legislative and regulatory requirements.

About Blue Cross and Blue Shield of Florida

Blue Cross and Blue Shield of Florida is a leader in Florida's health industry. BCBSF and its subsidiaries serve more than 7.1 million people. Since 1944, the company has been dedicated to meeting the diverse needs of all those it serves by offering an array of choices. BCBSF is a not-for-profit, policyholder-owned, tax-paying mutual company. Headquartered in Jacksonville, Fla., BCBSF is an independent licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield companies. For more information concerning BCBSF, please see its Web site at www.bcbsfl.com.

About Humana

Humana Inc., headquartered in Louisville, Ky., is one of the nation's largest publicly traded health benefits companies, with approximately 7 million medical members. Humana offers a diversified portfolio of health insurance products and related services – through traditional and consumer-choice plans – to employer groups, government-sponsored plans, and individuals. Over its 44-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 www.humana.com.

About Availity, L.L.C. – Patients. Not paperwork.®

Availity, the innovative joint venture between Navigy, Inc., a wholly owned subsidiary of BCBSF, and Humana enables physician offices, hospitals and third-party administrators to transact business with multiple health plans across the state. Today, Availity supports more than 13,700 Florida provider offices, all hospitals in Florida and most health plans in Florida. The Availity® Gateway encompasses administrative and clinical services, supports both real-time and batch transactions via the Web and electronic data interchange (EDI), and is HIPAA compliant. Availity is the recipient of several national and regional awards, including Consumer Directed Health Care, A.S.A.P. Alliance Innovation, eHealthcare Leadership, Northeast Florida Excellence in IT Leadership, E-Fusion, Emerging Technologies and Healthcare Innovations Excellence (TETHIE), and AstraZeneca-NMHCC Partnership. For more information, please visit www.availity.com.

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