



Humana®



2020

Corporate Social Responsibility Report

At Humana, being a good corporate citizen means helping people and communities be healthier.



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2020 Report



A message from our Chief Executive Officer

At Humana, we believe everyone should have access to the tools and support needed to achieve their best health. While healthcare is complicated, it can be made much easier when we work together. This was increasingly clear in 2020 with the challenges of a global pandemic and the impact to our employees, partners and customers. The experience sharpened our commitment to human care and to efforts that advance health equity, simplify healthcare, and enable integrated experiences for our customers. It required us to quickly build on our learnings from the last seven years of our Bold Goal efforts to ensure our customers maintained access to basic life necessities throughout the health crisis. Together with our partners, Humana conducted nearly 6.2 million screenings and provided over 1 million meals to customers experiencing food insecurity during the pandemic. We protected access to healthcare with minimal interruptions by expanding the use of telehealth and by frontloading payments to our provider partners. And we prioritized the health, safety and engagement of our approximately 50,000 employees by rapidly scaling our work-at-home capabilities. All of these efforts continued into 2021, as we've been working in partnership with state and federal governments to ensure equitable distribution of the vaccine.

As we look to the future, we are continuing to learn how to support the health and well-being of each individual and community we serve, as well as the collective healthcare system and the environment as a whole. We remain committed to advancing health equity and addressing needs in our communities to drive sustainable change and create shared value for all our stakeholders. Our focus on health equity is a priority, because we know the choices that

people make are based on the choices they have. To those who have chosen Humana as a partner on their health and well-being journey, please know that we do not take that decision lightly. Thank you for placing your trust in us.

At Humana, we are dedicated to transparent disclosures in all areas of our business and continuously seek ways to better meet the needs of our stakeholders. This includes transparency around our environmental, social and governance (ESG) practices and processes. Humana has a long-standing commitment to ESG that connects to our strategy and creates broad stakeholder value. We understand that being a good corporate citizen is more than accountability. It's having a variety of quantitative and qualitative measures that can be tracked and benchmarked, creating a heightened level of transparency and disclosure for our stakeholders. While this 2020 Corporate Social Responsibility Report previews some of our increased disclosures, next year's report will include a more transparent discussion of our strategy-aligned pillars in ESG—inclusion and diversity, health equity and access to healthcare, data privacy and the environment. We know that's how we'll continue building trust with our customers, our employees, our partners and our investors.

We invite you to review our 2020 Corporate Social Responsibility Report and how we are working hard to change the future of healthcare by combining innovation with compassion.



Bruce Broussard
Chief Executive Officer

About Humana Inc.

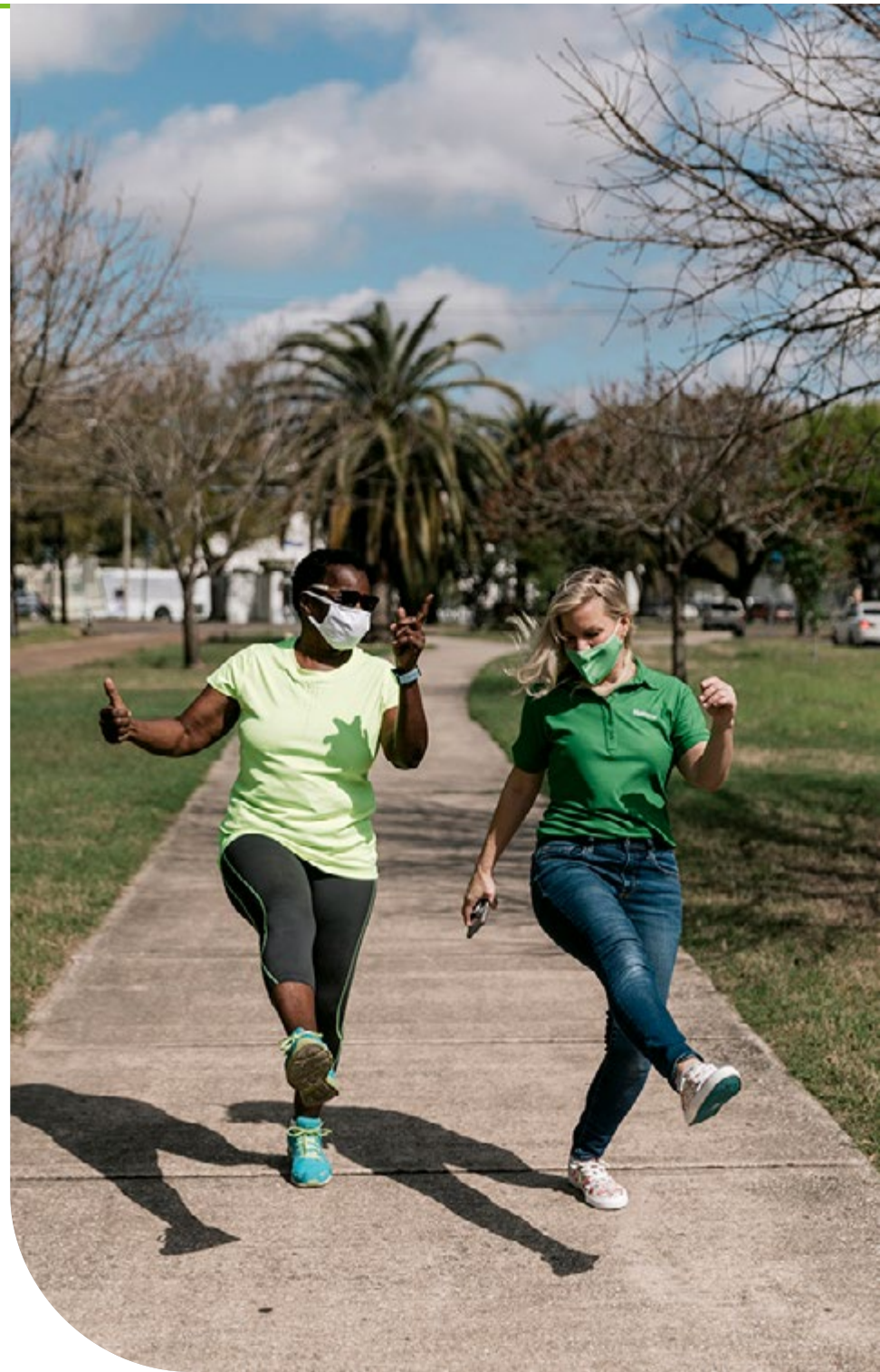
Since Humana's founding in 1961, we have been committed to helping people achieve their best health. It's what we do to make a positive impact on the lives we touch and communities we serve. Humana makes it simple by offering personalized care from people who care. Combining innovation with compassion, Humana is changing the future of healthcare. We get to know the unique needs of our members and our communities, and together, we create solutions to help people reach the best version of themselves.

We are a place where our associates have the power to deliver on their passion for care and commitment to health.


In 2020, that meant focusing on newly unmet needs that matter the most to our customers in order to connect them to people and organizations who can support them. This included not only their clinical needs, but also in their health-related social needs, such as getting access to healthy food and safely connecting with others during social distancing.

We do this by listening to our customers, establishing strong partnerships with trusted individuals who are involved in their care, such as providers, caregivers and others in the community, developing technologies and other solutions that offer convenient and easy ways for them to engage with their health, and leveraging data analytics to improve how they engage and interact with us by personalizing the experience for how they want to interact with Humana.

All of this is helping us create a new kind of integrated care with the power to improve health and well-being and lower costs. Our efforts are leading to a better quality of life for people with Medicare, families, individuals, military service personnel and communities at large.



Sustainable Development Goals

Humana recognizes the role we play in the global effort to address worldwide challenges. In 2015, United Nations member states developed and adopted 17 [Sustainable Development Goals \(SDGs\)](#)  to serve as a blueprint for a global partnership in which countries, corporations and organizations could help end poverty, protect the environment and ensure prosperity for people and the planet.

In 2018, Humana assessed where our business impacts and corporate responsibility efforts most closely align to the SDGs, and we identified three goals to which our company can most contribute. Throughout this report are examples of our 2020 efforts that support the 2030 Global Goals. The progress we've made in addressing these shared goals inspires us to continue to collaborate with partners as we help people with their health and well-being.



As a health and well-being company, we're committed to helping people. For us, this means addressing people's physical and mental health needs and offering customized care.



We are committed to creating an inclusive culture and meaningful work environment and see diversity as an asset and a driver of innovation. We prioritize building and maintaining a workforce, suppliers and business partners that reflect the diverse communities we serve across the country.



Not only are we committed to people's health, but also to the world in which we live. Environmental sustainability is a key part of our mission to help people achieve lifelong well-being through minimizing the environmental footprint of our operations.

About this report

This report covers Humana's economic, social and environmental impacts in 2020 and highlights our efforts to inspire health and well-being among people and the community at large. We prepared this report in accordance with the Global Reporting Initiative (GRI) Standards: Core option. This is our seventh GRI report, with the most recent GRI report being our 2019 CSR Report. Humana publishes CSR Reports annually.

Report content and topic boundaries

This report documents January 1, 2020, through December 31, 2020, unless otherwise noted. Within this report, along with our [SEC Filing](#), we have reported all CSR issues that we determined are material to our business, as described in the materiality section of this report.

Humana welcomes your feedback on this report. Please send your questions or comments to csr@humana.com.

Materiality

At Humana, we value our stakeholders' opinions and recognize there are many intersections between our stakeholders' and Humana's interests. In 2018, we completed a third-party facilitated materiality assessment, and in 2019 and 2020, we revisited the results of that assessment with an internal, cross-functional team. We evaluated the topics our stakeholders identified, based, in part, on the influence these topics have on Humana's business decisions. We understand that our employees and members and the community at large consider many topics important. We invest our resources where it makes sense for our business to do so to yield the greatest impacts. We are currently conducting another materiality assessment before we produce our 2021 CSR Report. In recognition of our strong Environmental, Social and Governance (ESG) program, we've also determined that we will map our ESG disclosures to frameworks established by the Sustainability Accounting Standards Board (SASB), the Task Force on Climate-Related Financial Disclosures (TCFD), and the Global Reporting Index (GRI) prior to December 31, 2021.

Our impact platform



For each person, we make it easier for people to achieve their best health.

We are all on a unique journey to our own best health, so through empathy and a personalized approach, we not only address medical needs, but meet people where they are by helping our customers, employees—everyone—address human needs, too.



For each community, we work to advance population health.

Where people live, work and play is inextricable from their health outcomes, so we're passionate about taking on the social determinants of health that impact their communities on a local level.



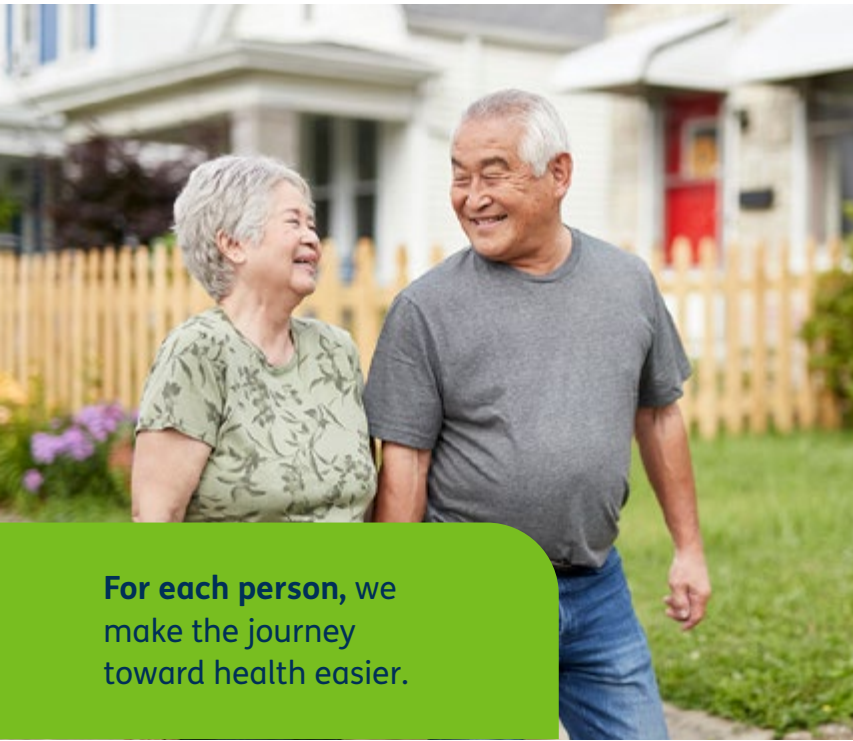
For our business and the collective healthcare system, we help build more equitable and sustainable practices.

The future of health depends on the health of the collective system, so alongside our partners, we're striving to create a more equitable health ecosystem that incorporates sustainable business practices, to better serve all of us, and the next generation.



For the environment, we invest in the health and sustainability of the environments around us.

The health of individuals is deeply tied to the health of their environments, so we do our part to invest in, protect and care for the places and planet all people depend on to experience their best health.



For each person, we make the journey toward health easier.

We are all on a unique journey to our own best health, so through empathy and a personalized approach, we not only address medical needs, but meet people where they are by helping our customers, employees—everyone—address human needs, too.



Related SDGs

- Good Health and Well-being (3)
- Decent Work and Economic Growth (8)




Material topics aligned to the pillar

- Access to Healthcare
- Member Health
- Employee Health and Well-being
- Inclusion and Diversity
- Non-discrimination



Key initiatives





- Employee Well-being
- Inclusion and Diversity
- Best Health Initiatives

At Humana, we focus on making it easy for each person to achieve whole-person health and well-being. We're proud of the work we do day in and day out, caring for people. When we say we want to make living a healthy life easier for everyone, we truly mean it—for our members, for our employees and for you. [Read the full report online](#) 

Humana associates

Facing a global pandemic together, Humana associates stayed true to their commitment to human care and holistic well-being. As 94% of our workforce transitioned to work at home, we learned to work differently, show resilience and emerge stronger. As a company and a work community, we discovered the need for connection, living our company values, and maintaining our company culture. See how we worked through the challenges, reflected on our learnings, grew from the experience together, and continued to see world-class level engagement scores on our annual Associate Experience Survey in 2020.

Humana members and patients

Helping each of our members and patients achieve their optimal whole-person health has long been a strategic imperative for Humana. Whether it's by focusing on [preventive care](#) , [managing health conditions](#) , [setting and achieving health-related goals](#) , or finding [the right care in the right place](#) —at home, in the community and through telehealth—Humana helps make the journey toward health easier for our members.

When the COVID-19 crisis created more immediate needs than ever within our communities, we and our partners wasted no time in getting together to problem solve and get needed clinical and social support to members. See how Humana uses a holistic approach to help our members achieve their health goals while we lower healthcare costs.

Inclusion and diversity


At Humana, our inclusion and diversity journey is a part of the fabric of who we are as a company. We take intentional steps to nurture a culture where all employees, no matter who they are, feel like they can be their best selves, in order to do their best work. When our associates are free to bring their best selves to work, we can make the best decisions for our members and guide them toward better health and well-being.

Our 2020 Inclusion & Diversity (I&D) Report will be published later this year, showcasing how Humana equipped associates with tools to build a trusting environment where everyone feels comfortable and empowered to discuss diversity and inclusion. Learn more about how our I&D efforts are making a difference in the lives of those we touch, and what the 2020 Report will highlight.



Member story

When social distancing became a critical defense against COVID-19, it became clear that social technologies like video calls aren't just a matter of convenience: The human connection they enable can prove critical to health and well-being.

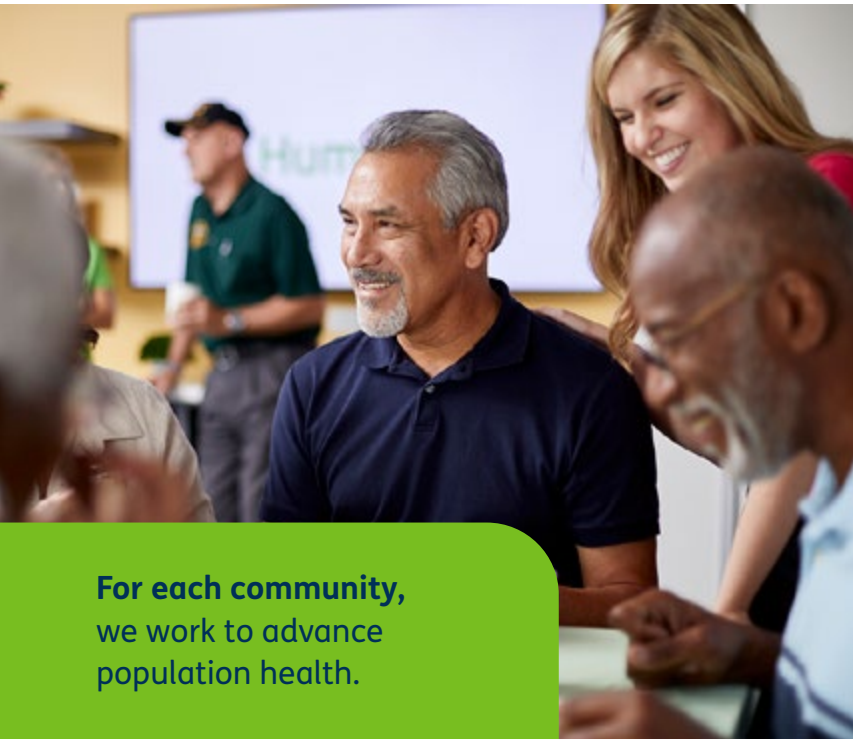
That's why Humana, through its foundation, teamed up with OATS in April 2020 to address the digital divide during the pandemic and help get over 1 million seniors online through [Aging Connected](#) .

How Humana showed one member he's not alone



“
I'm virtually never alone anymore.
Having Humana look out for me, for more
than my physical health, is a lifeline.
”

Bill Mesick, 81
Humana Member



For each community,
we work to advance
population health.

Where people live, work and play is inextricable from their health outcomes, so we're passionate about taking on the social determinants of health that impact their communities on a local level.



Related SDGs

- Good Health and Well-being (3)
- Decent Work and Economic Growth (8)



Material topics aligned to the pillar

- Access to Healthcare
- Non-discrimination



Key initiatives

- Bold Goal
- Humana Foundation
- Volunteerism
- Support for our Hometown
- Humana Military

Humana recognizes that we are part of a bigger community—one that is linked to our members, our employees and our neighbors. We are dedicated to the well-being of all people, and that is why we invest in communities across the country to advance [health equity](#). Health equity is about making sure we all have a fair and just opportunity to be as healthy as possible. Helping communities and the people in them grow stronger benefits all of us, because where people live, work and play is inextricable from their health outcomes. See how we're partnering with communities to advance health equity and take on the social determinants of health that impact all of us on a local level. [Read the full report online](#)

Bold Goal

Humana has a long history of working to positively impact the health of communities, and in 2015 launched our Bold Goal to improve the health of the communities we serve by 20% by 2020. [The 2020 Bold Goal Progress Report](#) details the ongoing efforts to help address the impact that social determinants of health and health-related social needs, such as food insecurity and loneliness, have on the physical and mental health of the members and communities we serve. [Link to web](#)

The Humana Foundation

[The Humana Foundation](#) is the philanthropic arm of Humana Inc. This year, the Foundation turns 40 years old, and is celebrating a legacy of advancing health equity and addressing the social determinants of health through innovative grantmaking and associate engagement.

In 2020, [the Foundation invested \\$50 million in COVID-19 relief and recovery efforts](#) to help nonprofits find new ways to deliver services safely to communities that were experiencing unprecedented need. The Humana Foundation also continued its work to [cultivate purpose](#) for associates through volunteerism, charitable giving and scholarships.

Support for our hometown

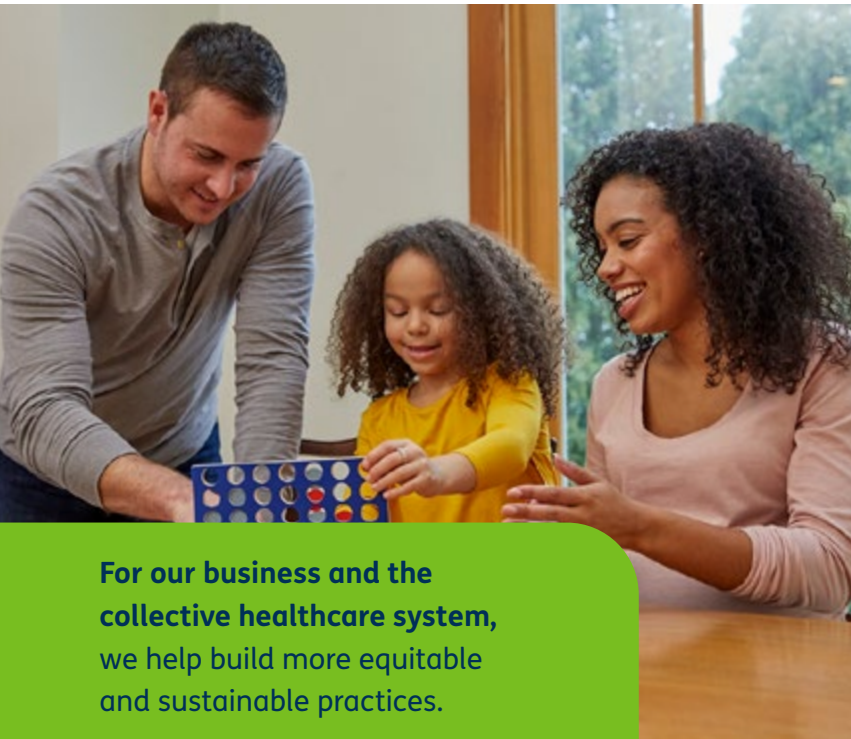
In 2020, Humana Inc. donated \$6.5 million to ensure the Louisville Urban League's Sports and Learning Campus located in West Louisville would reach its finish line. This was part of an \$11.5 million investment that Humana made to focus on rebuilding, relief, equity and inclusion efforts in Louisville to address racial inequity and unite toward a stronger community. Altogether in 2020, Humana and the Humana Foundation invested almost \$24 million, 33,000 volunteer hours and 600,000 masks to support the residents of its hometown of Louisville.

Humana Military

As part of our Bold Goal, Humana Military is focused on addressing social determinants of health for both veterans and military families. Key to achieving these objectives are relationships with national Veteran Service Organization (VSO) partners, including AMVETS, Disabled American Veterans, USAA and others. One important sponsorship that the team engages in annually is [Uniting to Combat Hunger](#), a collective impact approach to addressing food insecurity at a local level, in partnership with Veterans of Foreign Wars (VFW) and Feeding America. In 2020 alone, Humana helped raise over 1 million meals for this effort, especially meaningful as 1.5 million veterans rely on SNAP benefits. See how Humana is advancing health equity for both [veterans](#) and [military families](#).

Other Humana sponsorships and partnerships

[Humana's sponsorship partners](#), such as the National Senior Games, Rock 'n' Roll Marathon Series, SilverSneakers and others share our commitment to advancing health equity, addressing the social determinants of health, and encouraging a healthy and active lifestyle.



For our business and the collective healthcare system, we help build more equitable and sustainable practices.



The future of health depends on the health of the collective system, so alongside our partners, we're striving to create a more equitable health ecosystem that incorporates sustainable business practices, to better serve all of us, and the next generation.



Related SDGs

- Good Health and Well-being (3)
- Decent Work and Economic Growth (8)
- Responsible Consumption and Production (12)



Material topics aligned to the pillar

- Inclusion and Diversity
- Non-discrimination
- Member Privacy
- Governance and Accountability
- Clinical Excellence and Quality
- Ethics and Compliance



Key initiatives

- Value-Based Care
- Office of Health Equity
- Supplier Diversity
- Public Policy

For our business and the collective healthcare system

At Humana, we realize that the future of our business is interconnected with the well-being of our members, our employees, the community, the healthcare ecosystem and the planet. That's why we are committed to establishing policies and programs that illustrate our commitment to responsible business practices that lead to a more efficient and equitable healthcare system.

We're innovating and striving for clinical excellence and quality through coordinated care. Our strategy integrates care delivery, the member experience, and clinical and consumer insights to encourage engagement, behavior change, proactive clinical outreach and wellness for the millions of people we serve across the country.

To accomplish that, we support physicians and other healthcare professionals as they work to deliver the right care in the right place for their patients—our members. Our range of clinical capabilities, resources and tools—such as in-home care, behavioral health, pharmacy services, data analytics and wellness solutions—combine to produce a simplified experience that makes healthcare easier to navigate and more effective.

All of this requires a relentless dedication to [creating an environment](#) that fosters workplace safety and security, cultivates strong ethics, protects our member data and strengthens accountability.


Because we can't do it alone, we're also focused on ensuring that our [supply chain partners](#) are also held to our [standards of excellence](#) and are committed to advancing public policy that moves us toward a future in which everyone can enjoy lifelong health and well-being. [Read the full report online](#)



Initiative

Value-based care

In the effort to improve health outcomes by moving the collective healthcare system toward a value-based care model, the collaboration between healthcare providers and health plans like Humana is growing. We've made huge strides this year, including announcing an expansion of our value-based program portfolio in December 2020 with the forthcoming launch of the Primary Care First (PCF) model to expand the availability of coordinated primary care for members of certain Humana Medicare Advantage plans.

Learn more about how Humana partners with providers to deliver value-based care [here](#) .

“

Our integrated, whole-person, value-based care model comprehensively and proactively addresses chronic conditions, wellness and social determinants of health. We bring a differentiated offering and experience to seniors, often in areas where access to primary care is limited.

”



Renee Buckingham

President of Humana's Care Delivery Organization

Initiative

Value-based care

“We really stress preventive care to our patients. You may come in for a sinus infection or a cold or an acute illness, but we look at the preventive portion, too, on every patient. We try to talk to them about family history of cholesterol problems, diabetic problems, lack of food, proper nutrition and, while they’re here, check their diabetic levels. We’ve really tried to make our clinic a one-stop shop.

“In the last three years, our community’s health has dramatically improved. Financially, it comes back because patients don’t have to spend as much money for medicines, and they’re not as costly to healthcare in our area.”



Dr. Van Breeding,


Director of Clinical Affairs,
Mountain Comprehensive Health Corp.,
Whitesburg, Kentucky

Social determinants of health

In the value-based care approach, clinicians are increasingly finding that patients need more than treatment for their presenting clinical complaint. In many cases, social, economic and environmental circumstances are at the root of why patients aren’t achieving their best health outcomes.

Value-based care practices are addressing social determinants of health—particularly food insecurity, which ranks among the most common of the social determinants and is one of Humana’s areas of focus—as part of their routine care.

In 2015, Mountain Comprehensive Health Corp. started its Farmacy program to help patients with food insecurity receive better nutrition. By giving patients “prescriptions” for healthy food at the local farmers market, Farmacy has helped people lose weight and decrease their BMI during the growing season. In addition, physicians have noted measurable drops in A1c levels, blood pressure and cholesterol for Farmacy participants.

Explore all of the benefits of our value-based arrangements in more detail in our [Value-based Care Report](#) .





For the environment, we invest in the health and sustainability of the environments around us.



The health of individuals is deeply tied to the health of their environments, so we do our part to invest in, protect and care for the places and planet all people depend on to experience their best health.



Related SDGs

- Good Health and Well-being (3)
- Responsible Consumption and Production (12)



Material topics aligned to the pillar


- GHG Emissions
- Waste Diversion
- Renewable Energy

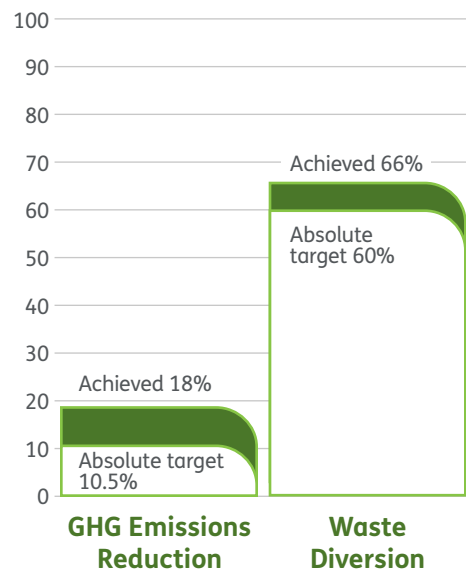


Key initiatives

- Environmental Sustainability
- Mission Medication

Environmental sustainability

Humana's commitment to the health of our planet is stronger than ever. We recognize there is an undeniable link between our physical and emotional well-being and the health of the environment. We are continuing to invest our time and resources where it matters most—a greener future. In 2020, with a majority of our employee population working from home due to COVID-19, we were presented an opportunity to rethink our sustainability programs and increase the amount of focus for work at home. Check out how we're continuing to reduce our carbon footprint and what sustainability practices we've created in the virtual landscape. [Read the full report online](#) 



Greenhouse gas emissions reduction
Achieved: 18% decrease in greenhouse gas emissions from 2017 baseline emissions across our portfolio of owned and leased properties under direct Humana control.

Waste diversion
Achieved: 66% waste diversion rate of waste to landfills via reduction and recycling efforts at our portfolio sites where Humana and our vendors manage waste and recycling services.

“

Humana's commitment to the health of our planet is stronger than ever. We recognize there is an undeniable link between our physical and emotional well-being and the health of the environment.

”



Douglas Edwards
Senior Vice President of Enterprise Associate and Business Solutions

Humana®

A more human way
to healthcare™