



2021

Impact Report

Humana

Letter from Humana's Chief Executive Officer and Chief Health Equity Officer

At Humana, we're dedicated to improving the health of every person we serve. We believe everyone should have equitable access to the tools and support they need to be as healthy as possible -- support that's personalized and easy to use.

That means we're committed to learning more about the unique factors impacting a person's total health, recognizing that helping them with their health oftentimes requires addressing environmental conditions, and social and lifestyle factors (housing, education, employment, etc.) that prevent them from getting and staying well. As we learn more about what matters most to our customers, and make things easier for them, we begin to establish trust, which gives us the permission space to help them with their health. That's where real transformational change begins.

We have been at this for a while. Building trust and taking care of people has always been core to our values and our company's purpose and mission. As a corporate citizen, we believe that for us to have sustainable success as a company, we need to not only have satisfied customers and associates, but we must also contribute to society by tackling larger issues that stand in the way of healthy communities.

Nationally, we are working to advance health equity and are leading by example, using our strengths to bring about lasting change. Whether it's through the unique programs and services we offer aging adults, veterans, and individuals in communities that have been historically underserved, or through our green energy initiatives, stable housing efforts, and customer data privacy protection, we're dedicated to providing support for what matters most.

In our workplaces, we are creating safe and supportive spaces to nurture professional purpose and individual development. More than a third of our employees are part of network resource groups that offer opportunities for connection and growth. In addition, we are investing in programs that encourage our teammates to express their talents through mentorship and volunteering, with the goal of increasing inclusion, diversity, and equity. Last year alone, over 16,000 Humana employees rolled up their sleeves to give back to their communities.

In our communities, we support the dedicated people and organizations at the forefront of community health, helping accelerate their reach and impact. These collaborations move us towards the goals of eliminating social and structural barriers to health to achieve health equity. 60% of our ability to lead a healthy, meaningful life is shaped by environmental conditions and social/lifestyle factors, and we have leaned into that. At the start of the pandemic, we quickly established a program to meet basic needs of our members, and by the end of 2021 we served over 1.6 million meals and provided other social health supports for more than 94,000 individuals at risk of food insecurity.

We have a longstanding commitment to transparent reporting on these investments and outcomes, to show the progress around our [environmental, social and governance \(ESG\) strategy](#) to improve the health of each person, each community, the healthcare system, and our environment. Our 2021 Humana Impact Report highlights these initiatives and disclosures across five categories: talent and diversity; access to healthcare; environmental impact; data privacy and protection; and product quality and safety. Addressing and measuring our progress is critical to achieving our business strategy and creating broad stakeholder value. We know that transparency is how we will continue building trust with you. And what matters most is you – our customers, our employees, our partners, and our communities.

Your partners in health,



Bruce Broussard
President & Chief Executive Officer



J. Nwando Olayiwola, MD, MPH
Chief Health Equity Officer & SVP

Humana's Impact

Humana believes everyone should have access to the tools and support needed to have a fair and just opportunity to be as healthy as possible. The health of our business is linked to the health of our employees, members and patients, the communities we serve, the healthcare system, and the environment. Our commitment to improving health outcomes for all is the foundation of our Environment, Social, and Governance (ESG) impact platform.

Humana's Environment, Social and Governance Measures

We've established five key metrics categories that align to our strategic business goals, supporting our commitments to sustainable business and improving health outcomes. Quantitative and/or qualitative metrics within each category track, monitor, measure and report our performance.

 Access to Healthcare	 Data Privacy & Protection	 Environmental Impact	 Product Quality & Safety	 Talent & Diversity
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Humana's 2021 Impact Platform

We've set our intentions to have a positive well-being impact among all of our stakeholder groups and have developed a platform where we believe we can make the most difference. Our impact platform sets the direction for how we will advance health equity, address needs in our communities and drive sustainable change with shared value. The ESG metrics categories may connect to one or more areas within the impact platform, reinforcing the interconnectedness of our holistic approach to ESG. Our impact report features key elements of our ESG program along with some of our notable metrics categories. To learn more, [review the scope of this report](#), our [ESG disclosures](#), and view more information via the links below. Additionally, an interactive web-based version of this report can be found at Humana.com/about/.

FOR EACH PERSON	FOR EACH COMMUNITY	FOR THE COLLECTIVE HEALTHCARE SYSTEM	FOR THE ENVIRONMENT
We make it easier for people to achieve their best health.	We work to advance population health.	We help build more equitable and sustainable practices.	We invest in the health and sustainability of the environment around us.
Learn more →	Learn more →	Learn more →	Learn more →

For Each Person



Access to
Healthcare



Talent & Diversity

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.

Humana's impact on the health of each person is measured in two of our Environment, Social and Governance (ESG) metrics categories.



Members and Patients

We're continuously working to remove barriers to health and to ensure our products and services make it easy and affordable for our members and patients to achieve their best health.

[Learn more](#) —>

Humana Employees

Our commitment to whole-person health builds from the inside out. We believe that when we invest in our associates they pay it forward by investing in others.

[Learn more](#) —>



Inclusion and Diversity

Celebrating diverse backgrounds and creating an environment of inclusion is at the heart of Humana.

[Learn more](#) —>



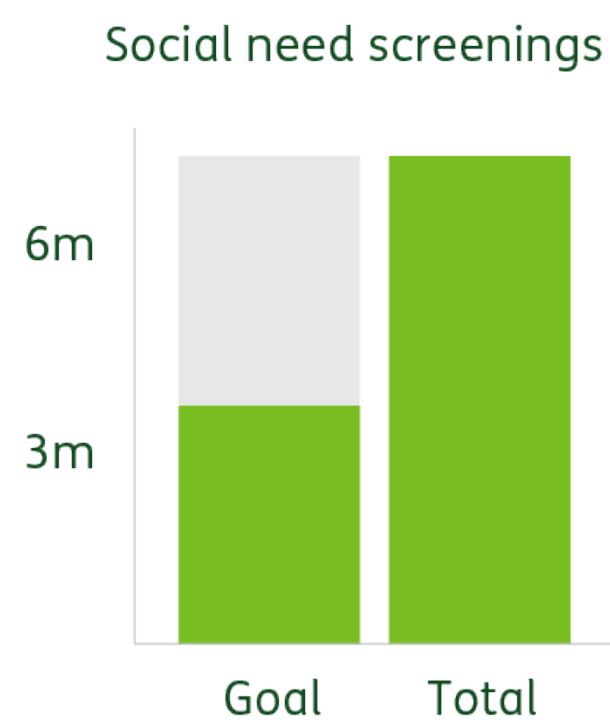
Members and Patients



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 and primary 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 and more affordable for our members.

Members and patients

When the COVID-19 crisis created immediate needs within our communities, we and our partners quickly launched innovative ways of getting clinical and social support to members. In 2020, we set an enterprise-wide goal to conduct 3,000,000 social need screenings. In the end, we more than doubled our goal, tracking 6,157,340 screenings in 2020.



As a result of social needs screenings, Humana has made a direct impact on barriers to health and quality of life including food insecurity, transportation barriers, financial security, housing and loneliness.

Basic needs program



Since the start of the pandemic, Humana has provided over **1.6 million meals** to **more than 94,000** at-risk members.*

*Data is as of December 31, 2021



Mr. Felix, a regular at the Humana Neighborhood Center in New Orleans, celebrated his birthday at the center after receiving his COVID-19 vaccination.

Partnering with providers to create value for our members

Our annual Value-based Care Report details how Humana uses an integrated approach to support physicians in helping their Medicare Advantage (MA) members achieve their best health. Humana members who seek care from physicians in value-based agreements receive more care – including more telehealth – and experience better health outcomes than other Medicare members. They also spent less time in the hospital and experienced lower healthcare costs; an estimated \$3.1 billion in plan-covered medical expenses was saved by Humana Medicare Advantage members in value-based agreements.

In recent years, we have significantly expanded our healthcare service capabilities -- from primary care, to pharmacy, to behavioral health, to care in the home and more -- to better serve our medical members, including those with Medicare Advantage, Humana Healthy Horizons, Humana Military | TRICARE, employer group, and other plans, and we significantly strengthened our payer-agnostic care offerings for all our patients through our CenterWell brand.

Humana is working to expand access to healthcare

32%
increase

We're working to grow and expand our geographic presence in value-based primary care to provide more access and high-quality care to patients including those in underserved areas. **We ended 2021 with 206 primary care centers, representing a 32% increase over the prior year.**



We're working to expand the number of our state-based Medicaid contracts to deliver care to more individuals of this vulnerable population via Humana Healthy Horizons. As of December 31, 2021 **we have Medicaid contracts in six states.**

Humana Employees



Humana is a different kind of healthcare company. Here, our commitment to whole-person health builds from the inside out. We help our employees confidently achieve their best selves -- both professionally and personally -- by offering the opportunity to make a difference, continue to grow, and achieve their individual health and well-being. Powered by a passion to serve, we take on tough problems and deliver meaningful solutions that change lives.

Continuing to face a global pandemic, Humana employees stayed true to their commitment to human care and best health. To protect the health and safety of our employees, we rolled out new benefits like special PTO, a COVID-19 paid leave program, expanded coverage for COVID-related health needs, and caregiving support memberships with Care.com. Since the pandemic began, Humana has invested more than \$15 million in funding for caregiver emergency relief, such as back-up childcare or eldercare, and over \$8.5 million in financial support to help our employees who experienced financial hardship, like family job loss or food insecurity. As much of our workforce continues to work at home, we have learned to work differently, show resilience, and emerge stronger. We created and promoted learning resources so employees could successfully transition to working from home while continuing their own personal and career development.



94% of our workforce transitioned to work-at-home

35 hours

The average Humana employee dedicated almost **35 hours** to their training and development last year

15 Million

Humana has invested more than \$15 million in funding for caregiver emergency relief, such as back-up childcare or eldercare

8.5 Million

over \$8.5 million in financial support to help our employees who experienced financial hardship, like family job loss or food insecurity

By helping our employees be their best, we make it easier for them to care for others through their work.

In the 2020 Annual Employee Well-being report*, 89 percent of our surveyed employees believe Humana is committed to their health and well-being, and several employees shared the struggles and victories of their personal well-being journeys. As a company and an employee community, we discovered the need for connection, living our company values, and maintaining our company culture. Leaders leveraged insights from the report to inform team action planning to focus on team strengths and opportunities, with a goal to help transform our culture and accelerate our strategy. Additionally, Humana CEO Bruce Broussard sends a weekly email to all employees, sharing personal stories and words of encouragement. Through efforts like these, we worked through the challenges, reflected on our learnings, grew from the experience together, and continued to see world-class levels of engagement on our annual employee experience survey.

Overall total well-being snapshot

Humana's commitment to people and their well-being was felt across the enterprise at a time we needed it the most.



9 out of 10 employees

- Feel leader cares about their well being
- Trust and believe Humana is committed to their well-being

*2020 Well-being scores reflect the Humana Well-being Index® Assessment, an annual company-wide survey of associates' well-being. 2021 employee well-being data will be published mid-2022.

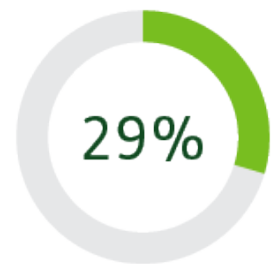
Inclusion & Diversity



Celebrating diverse backgrounds and creating an environment of inclusion is at the heart of Humana. We take intentional steps to nurture a culture where all employees, no matter who they are, feel like they can be their best selves and do their best work. Only then can we make the best decisions for our customers to ensure that they all have a fair and just opportunity to be as healthy as possible.

In 2021, for the fourth year in a row, Humana made the DiversityInc Top 50 Companies for Diversity list, ranking No. 13, moving up from No. 25 last year. Reinforcing our commitment to an inclusive workplace where every employee feels a sense of belonging, Humana CEO Bruce Broussard signed the Disability:IN CEO Pledge, and our Network Resource Groups (NRGs) ranked No. 1 in Top Companies for Employee Resource Groups by DiversityInc, moving up from No. 13 last year. Almost 15,000 employees now belong to an NRG, including our tenth Network Resource Group, the Native American & Indigenous NRG, which launched in November 2021.

NRG engagement



29% of Humana associates are active in at least one NRG

Self identification



1,909 Veterans

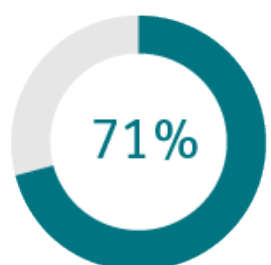


763 people with disabilities

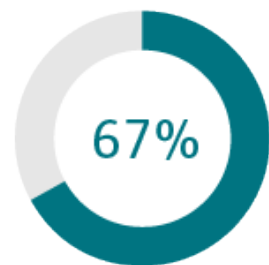


931 in LGBTQ+ community

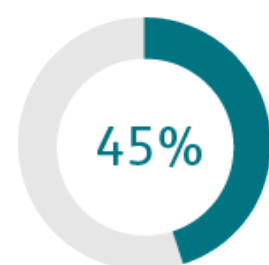
Women at Humana



Overall employees



Management level



Senior leadership

Humana also created critical leadership roles in 2021 to drive equality both internally and externally. Our new Chief Health Equity Officer, Dr. Nwando Olayiwola, and our new Director of Diverse Talent Strategy, Chantelle Johnson, join our newly hired Chief Inclusion and Diversity Officer, Carolyn Tandy, in advancing Humana’s Diversity, Equity and Inclusion (DEI) goals.



“We put the ‘human’ in Humana. Our Inclusion & Diversity team, Culture & Engagement professionals, Network Resource Groups, Business Aligned I&D Councils, and partners across the enterprise help us every day to deliver on our workplace promise to be a reflection of our communities and a place where all can thrive and belong.”

Carolyn Tandy
Chief Inclusion and Diversity Officer

Humana leadership also announced a refreshed Executive Inclusion & Diversity Council, expanding from nine to 14 members and better reflecting the diversity of employees and communities we serve. The Council is led by our President and CEO, and sets company-wide inclusion and diversity goals and objectives, with priorities consisting of (i) leading and informing the strategy to drive the hiring, developing, promotion and retaining of our full diverse workforce; (ii) creating and maintaining an inclusive culture; (iii) reviewing our supply base and spend for diversification opportunities; and (iv) improving transparency and accountability to sustain outcomes.

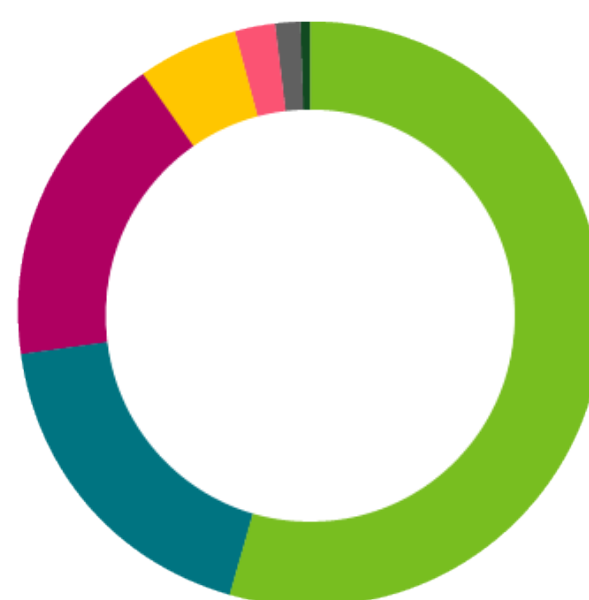
We built on our promise to enhance a diverse talent pipeline as a founding partner of OneTen, an initiative with a shared goal to train, hire and advance 1 million Black Americans into family-sustaining jobs over the next 10 years. Humana also joined the Historically Black Colleges and Universities (HBCUs) Partnership Challenge, an effort to promote greater engagement and support between private companies and HBCUs. These and other local and national partnerships are critical for discovering and recruiting the diverse talent we need to meet the needs of our customers.

We continued advancing our culture of inclusivity through mentoring programs like Catalyst’s Men Advocating Real Change Dialogue Teams (MDT) and Transformational Leadership for Multicultural Women (TL MCW); over 500 men and women across the enterprise participated in a scaled MDT program, and just over 100 employees graduated from the eight-month, virtual TL MWC program. Coupled with individual mentoring and over 2,700 mentoring circles this year, these gains underscore our commitment to a thriving professional community.

Additional employee demographics can be found in the most recent Inclusion & Diversity report..

Ethnicity

- White (54.6%)
- Black/AA (18.4%)
- Hispanic/Latinx (17.5%)
- Asian/PI or Native Hawaiian(5.4%)
- 2+ (2.4%)
- Did not identify (1.4%)
- Native American (0.3%)



EEO-1 Policy Statement/Report

Humana files an EEO-1 Report with the Equal Employment Opportunity Commission (EEOC), mandated by Title VII of the Civil Rights Act of 1967, as amended by the Equal Employment Opportunity Act of 1972. The EEO-1 Report is a mandatory data collection that requires employers to submit demographic workforce data including race/ethnicity and gender by specific job categories. Please refer to the Appendix of our most recent Inclusion & Diversity Report for Humana’s 2019 and 2020 EEO-1 Reports and trend analysis.

For each community



Humana recognizes that we are part of a bigger community—one that is linked to our customers, employees and neighbors. We are dedicated to the holistic health of all people, and that is why we invest in communities across the country to advance health equity.



Population Health at Humana

Humana is working with communities to co-create measurable solutions to advance population health and health equity by addressing social determinants of health and health-related social needs. [Learn more](#) →



Access to
Healthcare



Talent & Diversity

Humana's impact on the health of each community is measured in two of our Environment, Social and Governance (ESG) metrics categories.

Serving Those Who Serve

As part of our population health strategy, Humana is improving health outcomes for members of the military, veterans and their families. [Learn more](#) →



The Humana Foundation

The Humana Foundation invests its resources to co-create communities where leadership, culture and systems work to improve and sustain positive health outcomes and advance health equity.

[Learn more](#) →

Sponsorships and Partnerships

Humana sponsors and partners with organizations that share our commitment to advancing health equity and addressing health disparities. [Learn more](#) →



Population Health at Humana



Humana has a longstanding commitment to understand the social context in which people live and the personal challenges and barriers our customers experience in achieving their best health. We believe that by deepening our community partnerships and asking our customers, in the most plain of terms, what they are struggling with, we will help to create the community fabric needed to support their very personal needs. This focus on understanding the root cause of health will help us to be more intentional around how we measure, how we think and how we talk about health equity and how, we as a company, stand up for continuing to do the right things for our customers and the communities we serve.

Bold Goal

In 2015, Humana launched our Bold Goal population health strategy to improve the health of the communities we serve. Humana's Bold Goal aims to build a sustainable healthcare system by working with our partners to help connect those in need to resources within communities. With local and national partnerships, we are co-creating measurable solutions to address social determinants of health and health-related social needs, so we can continue our mission of delivering more healthy days for our members and communities.



“Each of our Bold Goal communities has its own unique characteristics and needs. We collaborate with local community partners who share insight into their communities and best practices for addressing needs. By partnering with even more and varied organizations, we learn more, particularly as we consider disparities brought about by health inequities exacerbated by COVID-19.”

Dr. Andrew Renda
Vice President, Bold Goal and
Population Health Strategy

The 2021 Bold goal progress report illustrates how Humana's population health initiatives progressed – and even accelerated – during a year that presented numerous challenges to physical and mental health and highlighted health inequities.

In the last two years, we've greatly expanded screening of our members for a comprehensive set of social needs that impact health and quality of life. At the start of the pandemic, Humana quickly established a program to meet basic needs of our members, and as of the end of 2021 more than 94,000 members were served over 1.6 million meals.

In addition to investing in food security, Humana is also focused on a housing strategy, which aims to address housing needs through interventions and investments, ultimately reducing health care costs and improving outcomes for vulnerable members and communities.

To accelerate this work, Humana partners with organizations that provide access to resources or services that address health-related social needs and improve health equity through national relationships activated at a local level. These partnerships can impact families and communities, from babies to seniors.

Community of Opportunity

Through community, clinical and business integration, Humana is expanding our population health efforts in our headquarters city by launching Louisville Community of Opportunity. By collaborating with new and existing partners, we hope to improve health equity in west Louisville. Louisville Community of Opportunity aims to remove obstacles to high-quality healthcare by addressing social determinants of health, such as food security, while increasing access to care and healthcare education. Humana has established a dedicated team of employees to work exclusively on the Community of Opportunity effort, by partnering and supporting Black-owned businesses and organizations that serve the Black community in Louisville.

COVID-19

Through the pandemic, Humana has remained committed to supporting our most vulnerable customers and communities by providing critical information and resources, simplifying access to care, reducing financial barriers and addressing social determinants of health.

Serving those who serve



As part of our population health strategy, Humana is improving health outcomes for members of the military, veterans and their families.

Humana launched Military Health and Resilience in 2019 to improve family resiliency, increase readiness, create higher productivity, and lower healthcare costs in the military community. By focusing on health-related social needs that impact military families most -- such as food insecurity, social isolation and tobacco and alcohol use -- we can provide the support and care needed to help Active Duty Service Members (ADSM), Reservists, those in the National Guard, and their families be ready to meet the needs of their service and country.

In 2021, Humana announced that our Veteran population is the latest addition to our Bold Goal communities. Humana has a longstanding commitment to honoring and enhancing the lives of veterans, and we understand that veterans and their families have unique health needs and care options. With this commitment, we can further improve the healthcare system for veterans and their families and help them achieve more Healthy Days.

Key to achieving this objective are relationships with national Veteran Service Organization (VSO) partners -- including AMVETS, Disabled American Veterans, USAA and others -- to address the health-related social needs of veterans and their families. One important annual sponsorship is Uniting to Combat Hunger, which addresses food insecurity at a local level, in partnership with Veterans of Foreign Wars (VFW) and Feeding America.



In 2021, Humana helped raise over **1 million meals** for Uniting to Combat Hunger. **This is the second year in a row that the partners have exceeded the 1 million meal goal.**

In recognition of Humana's commitment to members of the military, veterans and their families, Humana received the 2021 Washington Veterans and Families Award for our work in the community and for providing employment and development opportunities to more than 5,000 veterans and spouses since launching the Veterans Hiring Initiative in 2011.

Recently, Ed Sandrick, Director of Humana's Veteran Channel addressed attendees at the 122nd VFW National Convention in Kansas City. Sandrick, a Marine Corps veteran and VFW life member, highlighted Humana's Bold Goal initiative.

The Humana Foundation



The Humana Foundation, which celebrated its 40th anniversary in 2021, is the philanthropic arm of Humana Inc. The Humana Foundation's grant-making portfolio is rooted in advancing health equity by addressing the social determinants of health.

In 2020 and 2021, The Humana Foundation continued investing in COVID-19 relief and recovery efforts, innovating with grantees who are finding new ways to deliver services safely to communities experiencing new and unprecedented need.

As part of its Strategic Community Investment Portfolio, The Humana Foundation invested in ten community projects to promote food security and financial security in Florida, Louisiana, Kentucky, Tennessee, and Texas totaling almost \$6 million.

The Humana Foundation invested \$3.6 million in 30 Louisville, Kentucky area community projects addressing social determinants of health.

The Humana Foundation also supported communities impacted by natural disaster in 2021, donating over \$1.1 million to ten organizations. Additionally, The Humana Foundation continued support for COVID-19 relief and recovery, including promoting vaccination in the community, by donating almost \$2 million to 24 community organizations.

As The Humana Foundation moves forward under the leadership of new CEO Tiffany Benjamin, the organization will continue to focus on advancing health equity and making investments that bring real, systems-level change, in alignment with Humana Inc.

Employee Community Engagement

Humana and The Humana Foundation recognize the importance of giving back and the effect it has on the health of our communities, including our own employee community.

In 2021, The Humana Foundation continued its work to cultivate purpose for Humana employees through volunteerism, charitable giving, and scholarships. As always, employees were given paid time off for volunteering, matched charitable giving, and incentives and recognition for tracking volunteer hours in the Humana Together platform.

The Humana Foundation

For the 20th year running, The Foundation provided \$708,000 in scholarships to the children of 237 employees, including 75 new recipients and 162 renewals.

Since the program began in 2001, the Foundation has awarded nearly \$14 million to the children of Humana employees.



\$708,000
in scholarships

Awarded to to the children of
237 Humana employees

Volunteerism and community involvement are important to our employees, but social distancing kept many home, and economic uncertainty lowered charitable donations nationally in 2020. Despite this, in 2021, 16,400 Humana employees tracked 216,843 hours (about 24 and a half years) of volunteer time across the enterprise. The Independent Sector value of volunteer time for 2021 was \$28.54, meaning that our employees contributed an in-kind value of over \$6.1 million back into their communities through their volunteer efforts.

Humana Volunteers



16,400

Humana employees
took volunteer time



216,843

volunteer hours
tracked in 2021



\$6.1m

Value of
volunteer hours

The Humana Foundation matched employee charitable giving donations to almost 3,500 unique organizations, totaling almost \$1.2 million. Almost 13 percent of Humana Employees participated in Humana's matching gift program in 2021.



A Group of Humana volunteers builds a garden at Maryhurst, a Louisville-based nonprofit

Sponsorships and Partnerships



Humana sponsors and partners with organizations that share our commitment to advancing health equity and addressing health disparities. Many Humana employees choose to give back to their communities by volunteering with those organizations, including Humana's Bold Goal, The Foundation, and Sponsorship partners.

As part of its Bold Goal and Community of Opportunity efforts, Humana sponsored a Women's Health Fair at the Louisville Urban League's Sports and Learning Campus in Louisville, Humana's hometown. In 2020, Humana donated \$6.5 million to help open the track, an investment toward rebuilding, relief, equity and inclusion efforts in Louisville to address racial inequity and unite for a stronger community.



A Group of Humana Network Resource Group members volunteer at the Humana Women's Health Fair in 2021



Two Boys & Girls Clubs of America participants in a community garden

Another key sponsorship that Humana supports to help advance health equity is the Derby Equity & Community Initiative (DECI), a combined effort with the Kentucky Derby Festival that aims to incorporate equitable programming into the Derby season, with the intention of directing economic impact and ensuring a sense of belonging to Louisville communities that have encountered a lack of access to those opportunities and the spirit of Derby season. As part of the DECI initiative, Humana expanded its longtime support for Jefferson County Public Schools by sponsoring the inaugural JusticeFest event. During the event, school children from grades 3-12 pitched ideas to local community and business leaders to propose solutions to community-wide issues. The students covered a wide range of topics related to health equity, including homelessness, the environment, diversity and inclusion, and other social justice issues, with an aim to create opportunities for hope and healing in Louisville.

Humana also sponsors several national active lifestyle initiatives for seniors, including Silver Sneakers and National Senior Games.



Humana Neighborhood Center participant Margaret Masters, of New Orleans, was one of this year's Silver Sneakers Swanson Award winners. Ms. Masters is 98 years old, and is participating in Silver Sneakers virtually, and has helped other Humana members connect to the virtual classes.

For our business and the healthcare system



At Humana, we realize that the sustainability of our business is interconnected with the health and well-being of our members and patients, our employees, the communities we serve, the healthcare system, and the environment. Our holistic, integrated approach to care and longstanding commitment to caring for vulnerable populations also afford us a unique opportunity to promote health equity and address the effects of health disparities in the U.S. healthcare system. That's why we established policies and programs that illustrate our commitment to responsible business practices that lead to a more efficient, equitable, and sustainable healthcare system that enables every person to have a fair and just opportunity to be as healthy as possible.



Clinical Excellence

Humana is committed to supporting the delivery of consistent high-quality care, promoting efficient outcomes in the healthcare system and ensuring that healthcare remains affordable for all.

[Learn more](#) →

Governance and accountability

Throughout Humana's operations, we are dedicated to ensuring that every business decision we make reflects our commitment to accountability, health equity and improving the health and well-being of our customers, our employees, the communities we serve, and our environment.

[Learn more](#) →



Humana's impact on the health of our business and the collective healthcare system is measured in four of our Environment, Social and Governance (ESG) metrics categories.

Clinical Excellence



Humana is committed to supporting the delivery of consistent high-quality care, promoting efficient outcomes in the healthcare system and ensuring that healthcare remains affordable for all.

Quality Resources

In a healthcare industry increasingly driven by quality, it is imperative that physicians and other clinicians understand how to navigate the ever-changing landscape. Humana is here to support healthcare practitioners increase their knowledge of the regulatory and accreditation guidelines that drive our quality initiatives. Providers can access relevant resources and tools in the Quality Management section of each provider manual.

Learn more about Humana's unwavering commitment to high-quality care and improved health outcomes for our members and patients, as reflected in our 2022 CMS Star Ratings.

Product quality and safety

Star Ratings Goal

Continue leadership of members in plans with 4+ Star Rating



Our commitment to quality of care, patient-centered clinical outcomes and customer service is reflected in the consistent strength of our plans' Star Ratings. Membership in plans with 4+ Star Rating: **4.8 million members (2022); 4.1 million members (2021); 3.7 million members (2020).**

Care integration

Humana is committed to delivering excellent clinical care and superior outcomes for members and patients across all of our lines of business.

In 2021, Humana completed its acquisition of Kindred at Home (KAH), the nation's largest home health and hospice provider. With the addition of Kindred at Home, Humana is now the nation's largest provider of care in the home, significantly strengthening our ability to provide high-quality, whole-person healthcare that can improve patient health outcomes on a much broader scale. Humana recently named Dr. Andrew Agwunobi President of its Home Solutions Business to usher in this transformation.

Value-based Care

The annual Value-based Care Report details how Humana uses a holistic approach to provide affordable healthcare and help members and patients manage numerous physical, behavioral and social challenges. In particular, the report examines a few social determinant of health, such as food insecurity and social isolation, and looks at how physicians are managing and engaging patients to promote better chronic disease management and improve health outcomes.

The report, comprising data collected during 2020 and representing the challenges providers and patients experienced during the COVID-19 pandemic, reflects the outcomes and experiences of 2.65 million Humana Medicare Advantage members seeking care from 67,800 primary care physicians who are in value-based agreements. VBC agreements rewarded quality outcomes and strengthened the pandemic response through reliable payment models for physicians' practices. Physician practices in value-based agreements pivoted quickly and adapted to a new way of caring for patients.

Key report findings

Humana value-based members saw their primary care physicians more often than non-value-based care members. That consistency of care resulted in fewer hospital admissions and emergency room visits for those VBC members.*



7% ↓ Hospital admissions



12% ↓ Emergency room visits

*All data sourced from Value Based Care Report Value-based Care Report

Governance and Accountability



Standards of Excellence

Throughout Humana's operations, we are dedicated to ensuring that every business decision we make reflects our commitment to accountability, health equity and improving the health and well-being of our customers, our employees, the communities we serve, and our environment. We hold that these Standards of Excellence are applicable to not only ourselves, but also to our suppliers, vendors, contractors, consultants, agents, partners and other providers of goods and services who do, or seek to do, business with Humana entities worldwide.

Supplier Diversity

At Humana, we want our vendors and suppliers to help drive innovation, improve quality, sustain growth, and advance our vision of a world where everyone has a fair and just opportunity to be as healthy as possible. And we strive to attract qualified, certified suppliers who reflect our customers, employees and communities we serve.

Partnerships are critical to drive forward our Supplier Diversity Program, which promotes an inclusive and equitable approach to procurement that ensures we invest our dollars with a balance of partnerships with historically underutilized businesses. Our Supplier Diversity Policy promotes and supports the growth and development of diverse businesses -- including minority-owned, women-owned, LGBTQ-owned, disability-owned, veteran-owned, and small businesses.

The goal of our Supplier Diversity Program is to educate, assist, develop and provide sourcing opportunities that enable these suppliers to be successful as our partners as well as within the broader business world. We endeavor to identify procurement opportunities that drive innovation, improve quality and sustain growth while maximizing the utilization of qualified and certified suppliers who reflect the customers, employees and communities we serve.

Talent & Diversity

2021 Diverse Supplier Spend Goal

Increase Supplier Diversity

We're working to increase our diverse supplier base through an inclusive and equitable approach to procurement, and set yearly goals to increase total diverse supplier spend among our Prime Suppliers. Our 2021 target increase was 9%.

2021 Total Diverse Spend: \$345M, an 8.99% increase over 2020



In 2021, Holli Turner, Humana's Director of Supplier Diversity and Sustainability Initiatives was recognized by Diversity Plus for her work to advance health equity in this space.

Ethics and Compliance

Our employees are integral to responsibly running our company and key to our ethics and compliance practices. That's why all Humana employees and contractors are required to complete an ethics and compliance course each year, and why our Enterprise Compliance team places an emphasis on communicating with their colleagues about ethics, compliance and risk in an intentional way, throughout the year.

We require all employees (including executive officers and independent directors) and contractors to complete an engaging annual training course on ethics and compliance matters. Additionally, we enforce Standards of Conduct and a Compliance Policy, specifically designed for our contracted healthcare providers and third parties in an effort to deter fraud, waste and abuse.

Using Data and Technology, Responsibly

Humana is committed to building our digital care delivery operations and leveraging key insights from enterprise analytics. Integrating these critical capabilities across the organization will further accelerate Humana's move toward differentiated experiences for our customers at the intersection of healthcare and lifestyle, tailored especially to the needs of seniors.



“Through advanced analytics, experiential design, data and technology, we are meeting employees, customers and the communities we serve, anytime, anywhere, anyhow.”

Heather Cox
Chief Digital Health and Analytics
Officer

Humana also recognizes the trust that our customers have in us with keeping their information safe. Humana is an industry leader in the adoption of principles and governance to guide its implementation of emerging technologies. We govern our use of Artificial and Augmented Intelligence according to industry-leading principles, and we have interdisciplinary committees that establish governance over the deployment and quality of Artificial and Augmented Intelligence models. We have also signed the Equal AI pledge committing to ensuring our Artificial and Augmented Intelligence tools do not incorporate unintentional bias and require all of our Artificial or Augmented Intelligence models that inform decisions about individuals to be reviewed to detect inadvertent bias. Humana is also asking our vendors who utilize Artificial and Augmented Intelligence tools to sign the Equal AI pledge or another similar pledge.

For more information on how we guard information, see the Information Protection section of our Ethics Every Day.

Advocacy and Public Policy

At Humana, we are committed to advancing public policy, using our voice to advocate for high-quality healthcare and creating a more equitable health system. We partner with policy-makers to enable whole-person care, including addressing social determinants of health and the root causes of poor health, leveraging Humana's capabilities to remove barriers to access and partner with clinicians to improve quality. This focus raises the bar for the care we provide to help move toward a future in which everyone has a fair and just opportunity to be as healthy as possible.

For the Environment



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. To that end, we are continuing to invest our time and resources where it matters most -- not just because it's good business practice, but because we believe in a bright future.

Humana's Workplace Solutions Environmental Sustainability team aims to support Humana's lifelong well-being strategy by ensuring that we are doing our part to take on climate change, pollution and other environmental factors that impact our health. The team works with internal and external partners to develop environmental strategies for all areas of Humana, including reducing our greenhouse gas emissions and waste from our operations, deploying water conservation efforts, adopting renewable energy solutions, and benchmarking and publicly reporting our efforts as part of our ESG (Environment, Social, Governance) measurement strategy.

Humana is now working with a global leader in the digital transformation of energy management and automation to create a more robust next generation goal that will align with the Science Based Targets Initiative (SBTI) to address climate change. We expect to publicly announce our new SBTI-aligned environmental goal in late 2022.



Environmental
Impact

Humana impact on the health of the environment is measured in one of our Environment, Social and Governance (ESG) metrics categories.



“At Humana, we know that the health of the people we serve is directly connected to the health of our planet. We are continuously working toward achieving health equity by taking on waste, pollution and other environmental factors that impact our health.”

Douglas A. Edwards

SVP, Enterprise Associate & Business
Solutions

Reducing emissions and diverting waste

Continuous investment and improvement in our facilities is critical to achieve energy efficient buildings, reduce the amount of energy we use and divert waste.

In 2018, Humana established next-generation goals to uphold our pledge to make the planet healthier. We are continuing to bring environmental sustainability to life in our business strategy through innovative programs and proven practices.

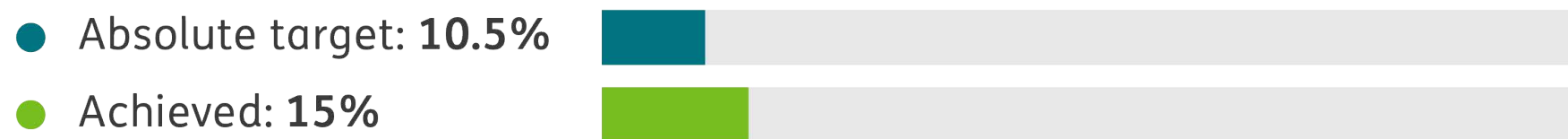
In 2021, keeping in line with best practices around goal setting, we expanded our goal boundary to include all Humana owned and leased properties and recalculated our goal progression over the last five years.

These are the goals we set out to achieve and the progress we made in 2021:

2021 environmental impact metrics

Greenhouse gas emissions reduction

Absolute target: 10.5% decrease in greenhouse gas emissions from 2017 baseline across our portfolio of owned and leased properties



Waste diversion

Absolute target: 60% diversion rate of waste to landfills via reduction and recycling efforts at portfolio sites where Humana and vendors manage waste and recycling



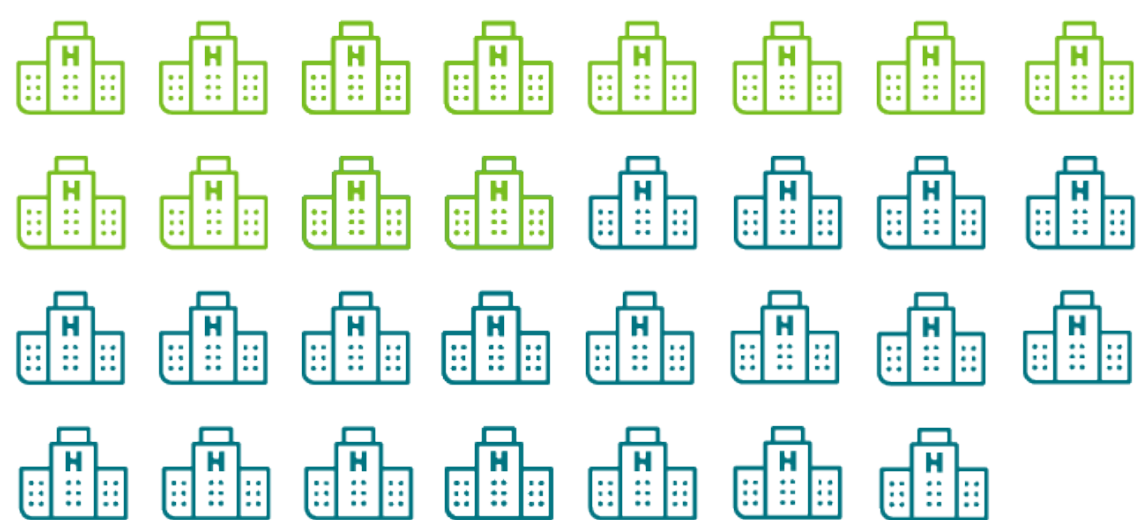
*GHG emissions results account for all acquisitions and divestitures from 2017-2021, excepting Kindred Healthcare. Waste diversion results include all acquisition sites, excepting 2021 acquisitions.

More Efficient Buildings

Much of our effort has gone toward making Humana's buildings more efficient. As a result of the pandemic, several of our buildings were temporarily shut down and put into "hibernation" to conserve energy while employees were working remotely. We took advantage of our empty buildings expedite repairs and replace equipment and infrastructure, which will result in a better employee experience and more energy-efficient buildings. As part of our efficiency work, we use certifications to benchmark how well our buildings are performing. Some certifications we are pursuing include:

ENERGY STAR Certification for Buildings - We're continuing to replace all lights in all of our owned and leased facilities with LEDs and pursuing the goal of reaching ENERGY STAR certification in all eligible Humana locations. ENERGY STAR certified sites on average use 35 percent less energy than comparable sites.

Putting energy into reducing energy



31 total Humana sites have been Energy Star certified. 19 of those sites were newly submitted for certification in 2021.

- Newly certified in 2021

Fitwel - Fitwel, originally created by the U.S. Centers for Disease Control and Prevention, is a high-impact building approach and certification designed to support healthier workplace environments and improve occupant health and productivity. Humana's buildings already incorporate many of the strategies recommended by Fitwel, and the company is on track to achieve certification for the Waterside building in Louisville in 2022.

TRUE Zero Waste Certification - In 2020, Humana targeted the West Chester, Ohio Pharmacy Distribution site to pursue our subset goal of zero waste certification and is on track to be a TRUE certified facility by the end of 2022. Humana is consistently hitting 89 percent waste diversion at this facility and will reach 90 percent waste diversion with the certification. Much of the credit goes to the leadership and employees at the West Chester facility.

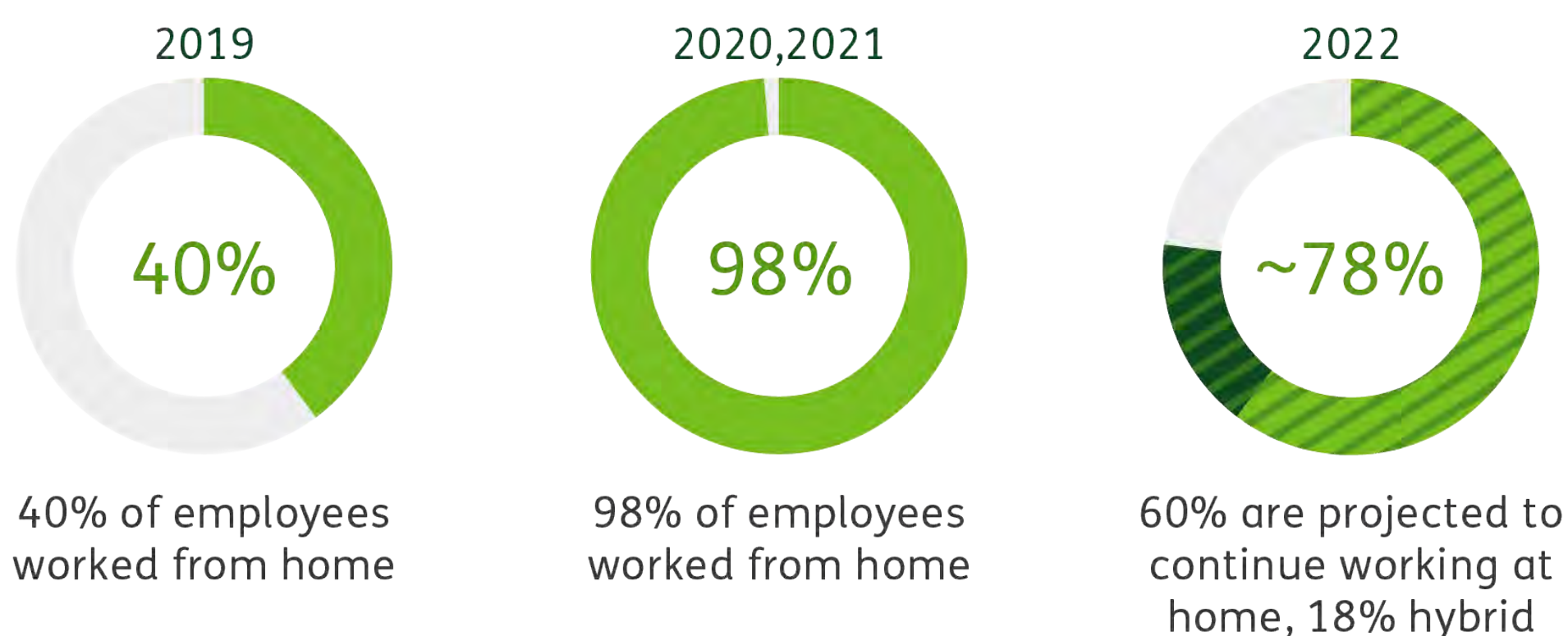
Flexible Ways of Working Translates to Fewer Emissions

Offering our employees flexibility in how they work was a hallmark of our company culture even before the pandemic.

In 2020, most of our employees worked from home due to COVID-19. This gave us the opportunity to Rethink Routine and surface additional ways to be more sustainable. We added a new metric and more robust methodology to the way we calculate employee work-at-home emissions. Like many companies, we didn't include employee work-at-home emissions previously, but we did utilize reduced employee commute emissions in our calculations. Starting in 2021, we began measuring employee work-at-home emissions and expanding the education and programs to support our employees and reduce their emissions, as many Humana employees are expected to continue to work remotely in 2022 and beyond.

Flexible Ways of Working Translates to Fewer Emissions

In 2019, nearly 40% of our employee population worked in a flexible way.



Environmental Reporting Assurance

A third-party assurance contractor was employed by Humana Inc. ("Humana") to undertake the actions necessary to provide limited assurance verification of their GHG emissions for submission to the CDP. For more information on the assurance process and scope, see the statement of assurance on our web-based report.