

HUMANA INC  
Form 8-K  
October 15, 2003

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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report: October 15, 2003

(Date of Earliest Event Reported)

HUMANA INC.

(Exact name of Registrant as specified in its Charter)

**Delaware**  
**(State of**  
**Incorporation)**

1-5975  
(Commission  
File Number)

61-0647538  
(I.R.S. Employer  
Tax Identification No.)

500 West Main Street  
Louisville, KY 40202  
(Address of principal executive offices, including zip code)

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(502) 580-1000

(Registrant's telephone number, including area code)

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Item 5. Other Events.

On October 15, 2003, Humana Inc. (the "Company") issued a press release, a copy of which is attached hereto as Exhibit 99 and is incorporated herein by reference, concerning its contingency plans related to the Health Insurance Portability and Accountability Act.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**HUMANA INC.**

BY: /s/ Arthur P. Hipwell  
Arthur P. Hipwell  
Senior Vice President  
and General Counsel

Date: October 15, 2003

INDEX TO EXHIBITS

<u>Number</u>	<u>Description</u>
99	Press Release, dated October 15, 2003, issued by the Company

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