HUMANA INC Form 8-K October 15, 2003

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)

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

Number Description

99 Press Release, dated October 15, 2003, issued by the Company