# UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, DC 20549

#### FORM 8-K

# CURRENT REPORT PURSUANT TO SECTION 13 OR 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of report (Date of earliest event reported) July 31, 2006

#### Humana Inc.

(Exact Name of Registrant as Specified in Its Charter)

#### **Delaware**

(State or Other Jurisdiction of Incorporation)

1-5975

61-0647538

(Commission File Number)

(IRS Employer Identification No.)

### 500 West Main Street, Louisville, KY

40202

(Address of Principal Executive Offices)

(Zip Code)

#### 502-580-1000

(Registrant's Telephone Number, Including Area Code)

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (*see* General Instruction A.2. below):

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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# Item 2.02 Results of Operations and Financial Condition.

# Item 7.01 Regulation FD Disclosure.

An earnings release for the period ended June 30, 2006 and guidance for 2006 was issued by Humana Inc. this morning, a copy of which is attached hereto as Exhibit 99 and is incorporated herein by reference.

# Item 9.01 Financial Statements and Exhibits.

(d) Exhibits:

**Exhibit No.** Description

99 Earnings Release and Stat Pages

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# **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: July 31, 2006

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# INDEX TO EXHIBITS

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