

HUMANA INC
Form 8-K
April 28, 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: April 28, 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)

(502) 580-1000
(Registrant

=s telephone number, including area code)

Item 7. Financial Statements and Exhibits

(c) Exhibits

<u>Number</u>	<u>Description</u>
99	Press Release, including Statistical Pages, dated April 28, 2003, issued by the Company

Item 9 and Item 12

The following information is furnished pursuant to Item 9 - Regulation FD Disclosure and Item 12 - Disclosure of Results of Operations and Financial Condition.

On April 28, 2003, Humana Inc. (the "Company" or

ARegistrant") issued a press release, including statistical pages, discussing first quarter results, a copy of which is attached hereto as Exhibit 99 and is incorporated herein by reference.

To supplement our consolidated financial results as determined by generally accepted accounting principles (GAAP), the press release also discloses non-GAAP information which management believes provides useful information to investors. The press release also contains forward-looking statements regarding the Company.

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: April 28, 2003

INDEX TO EXHIBITS

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