For every 100 people:

50 will spend 3% of Total Healthcare Dollars
39 will spend 13% Total of Healthcare Dollars
10 will spend 63% of Total Healthcare Dollars
1 will spend 21% of Total Healthcare Dollars

Or ...

For every 100 people:

50 will spend ~ $500/year
39 will spend ~ $2,700/year
10 will spend ~$51,000/year
1 will spend ~ $171,000/year

Health care spending is highly skewed. For 9 out of 10, your health care is fine. If you are the 1 in 10, you could be bankrupted without adequate health insurance. Averages don’t tell the story, a bit like the infamous words of Clint Eastwood’s Dirty Harry ... "Do you feel lucky?" If you had to pick from two guns, one with all empty chambers and the other chambered with a single round, your odds would be lower of selecting a gun with a loaded chamber than of being bankrupted or nearly so if you had inadequate health insurance. The average is very low, but would you gamble those odds with your family’s health?

But it also explains why so many people do not understand there is any health problem. Being so highly skewed, most people have never encountered a serious illness or accident, and some of them wonder what all the fuss over reform is about.

Source: Kaiser Family Foundation: Trends in Health Care Costs and Spending March 2009