The figure shown below illustrates the drastic change in health care spending in the U.S. over the past 40 years. A significant decrease has occurred in the amount of money people pay “out of pocket” for health care expenses from 1969 to 2009. Conversely, the amount of money people are paying for health insurance has increased significantly during this period. As shown in this chart, the amount of money people paid for “out of pocket” expenses and health insurance made up approximately 75% of all health care spending in 1969. This has increased to over 80% in 2009.

**Figure 6: Health Care Spending in the U.S.**