



EVIDENCE & RESOLUTION

Household Help and Replacement Services Evidence Workbook

Distinguish pre-injury household tasks, injury-related changes, paid replacement services, unpaid help and supporting records without inflated or duplicate loss claims.

WHAT THIS WORKBOOK HELPS YOU DO

01

Complete your pre-injury task baseline

02

Complete your changed-task and help record

03

Complete your paid-service and overlap audit

An injured person or household documenting practical help after an accident.

Use it on screen or on paper. Save a personal copy before entering information. Blank response areas are fillable; printed copies work just as well. Keep completed copies private.

Scope. Educational organization tools, not legal, medical, tax or financial advice. No claim result, coverage decision or payment is promised. Verify policy language, current local rules and all deadlines with the appropriate professional or official source.



START HERE

Start with a clear working file

Work on one claim, account or issue at a time. Keep originals unchanged and label working copies with a short evidence ID. Complete the guidance in order, then use the worksheets to turn questions into an organized next step.

A practical order

- 01 Read the four guidance pages before filling the worksheets. Mark facts you can support and questions that still need an answer.

GUIDANCE / PAGES 03-06

- 02 Use the fictional examples to check your method. Their facts and dollar amounts do not describe your claim or predict an outcome.

EXAMPLES / PAGE 07

- 03 Complete the four working sheets, then use the readiness check and next-step page. Duplicate a worksheet when you need another record.

WORKSHEETS / PAGES 08-11

Protect your information

Store completed copies somewhere private. Use a claim or account suffix when a full identifier is unnecessary. Share only relevant copies through a verified recipient and appropriate channel. A saved PDF can contain personal information even when it is not open on screen.

Before a deadline. Do not wait to finish this workbook when a notice, release, court paper or policy deadline needs attention. Verify the actual requirement and seek qualified help promptly.



GUIDANCE 1

01

Define the household baseline

List the tasks the injured person actually performed before the accident and how often they performed them. Examples may include meal preparation, laundry, shopping or routine yard work, but use the household's real pattern rather than a model schedule. Separate tasks shared with another person from tasks done entirely by the injured person. Record the basis for your description, such as a regular schedule or a family member's firsthand knowledge. The baseline is a factual reference, not a calculation of legal damages or a claim that every household task has a recoverable price.

Describe the change without diagnosing it

For each task, record what changed, when, and what you observed. Keep clinician instructions or restrictions separate from your own description. Do not convert discomfort into a medical conclusion or extend a restriction beyond what the provider said. A change may be partial, temporary or variable. If the person can still do part of a task, record that rather than marking the whole activity lost. Seek medical advice for treatment and safety questions; the workbook's role is to keep an accurate account of practical effects.

RELATED WORKING SHEETS

- Pre-injury task baseline
- Changed-task and help record

Sources for this page: [1], [2]. See the linked source guide.



GUIDANCE 2

02

Separate kinds of help

Distinguish ordinary household replacement services, personal care or medical attendant care, transport, child care and paid employment tasks. Different categories can have different coverage or legal treatment. Do not assume that calling a service “caregiving” makes it payable under a medical benefit, or that a relative's help is automatically excluded. Record what was actually done, by whom, for whom, and why it was needed. When a task crosses categories, flag the classification question for the relevant insurer or professional rather than choosing the category with the largest possible payment.

Keep paid services tied to records

For hired help, keep the agreement, dates, task description, time or unit, rate, invoice and proof of payment. Distinguish a quoted amount from an amount actually charged or paid. Record whether the service replaced an existing expense or created an additional cost. If an invoice covers ordinary services unrelated to the accident as well as additional help, ask for a useful breakdown instead of assigning the whole charge to the claim. Never create a backdated invoice or inflate hours to fit an assumed benefit limit.

RELATED WORKING SHEETS

- [Changed-task and help record](#)
- [Paid-service and overlap audit](#)

Sources for this page: [1], [2]. See the linked source guide.



GUIDANCE 3

03

Record unpaid help honestly

Family and friends may provide valuable assistance without being paid. Record that it was unpaid, describe the actual task and time, and avoid turning a gift of help into a fictitious bill. Do not count two helpers for the same period as if each performed the entire task unless that accurately reflects what happened. Whether unpaid services can support a particular claim, and how value is established, needs jurisdiction-specific advice. The record should preserve facts that a reviewer can evaluate without pretending the legal question has already been answered.

Prevent overlap with other losses

Compare the household-help record with wage-loss, travel, medical-expense and other family claim records. The same grocery trip should not appear as two full service charges merely because it involved more than one household member. Similarly, a paid helper's travel time and a separate transport expense may need explanation before both are included. Record reimbursements already received and identify services paid by another program. A clear cross-reference makes it easier to identify a genuine additional loss and to ask about offsets or duplication.

Cross-check actual help against other loss records and flag duplication without inventing a bill.



Sources for this page: [1], [2]. See the linked source guide.



GUIDANCE 4

04

Verify the applicable benefit or legal route

Ask which policy provision or legal claim, if any, applies to the documented service. Record eligibility, proof requirements, permitted providers, submission rules and limits from the actual source. Michigan's insurance guidance illustrates a state-specific benefit context. It does not supply a national entitlement or establish what another policy covers. Use current official instructions and professional advice to verify your own route. Do not buy unnecessary services because a guide mentions a category or assume that meeting a daily cap makes an expense reasonable or payable.

Summarize the period and update changes

Prepare a short summary of the tasks affected, dates, paid amounts, unpaid assistance, supporting records and unresolved coverage questions. Update the record as abilities and arrangements change. Keep future help separate from past help actually provided, and obtain appropriate professional support for any future projection. A useful summary explains both limitations and recovery, including tasks the person resumed. Do not keep repeating an old entry after the situation changes. Preserve the detailed records so that the summary can be checked.

RELATED WORKING SHEETS

- Coverage and period summary
- Changed-task and help record

Sources for this page: [1], [2]. See the linked source guide.



FICTIONAL EXAMPLES

Work through the examples

These invented cases demonstrate the method. They are not case results, estimates of what you will receive or statements of universal rights.

01 Unpaid does not mean undocumented

A friend helps with laundry and shopping for three weeks.

Next step: Record the tasks and actual time as unpaid help, then seek advice about relevance.

Avoid. Inventing bills to make the help look purchased.

02 An existing household expense

A household already used a cleaner monthly and adds two visits during recovery.

Next step: Separate the prior routine from the additional visits and preserve receipts.

Avoid. Treating every cleaning expense as newly caused by the accident.



WORKSHEET 1

01

Pre-injury task baseline

Use actual routines rather than a standardized household-hours assumption.

Task

Usual person

Frequency/time basis

Shared portion

Baseline source

Preexisting paid service

Uncertainty

Related guidance: [Define the household baseline](#)



WORKSHEET 2

02

Changed-task and help record

Separate observations, professional restrictions, paid help and unpaid help.

Date/task

Change observed

Instruction source if any

Helper

Work actually done

Time/unit

Paid or unpaid

Evidence

Related guidance: [Separate kinds of help](#)



WORKSHEET 3

03

Paid-service and overlap audit

Reconcile actual invoices with other expense or benefit records.

Invoice/date

Task

Rate/unit

Amount paid

Normal pre-injury cost

Additional portion questioned

Other reimbursement

Possible duplicate

Supporting receipt

[Related guidance: Record unpaid help honestly](#)



WORKSHEET 4

04

Coverage and period summary

Do not supply your own eligibility rule or standard rate.

Policy/legal route to verify

Official clause/source

Proof requirement

Past paid total

Unpaid hours documented

Unresolved valuation

Future need source

Professional questions

Related guidance: [Verify the applicable benefit or legal route](#)



READINESS REVIEW

Check the file before using it

REVIEW EACH ITEM BEFORE MOVING ON

- ☐ Each working figure or statement is linked to an identifiable document.
- ☐ Missing information is marked as unverified rather than estimated as fact.
- ☐ The exact question and the person or organization able to answer it are identified.
- ☐ The current document version and any conflicting version are preserved.
- ☐ Independent deadlines and the source of each deadline have been checked.
- ☐ The final written response has been compared with the original question.

What still needs attention

Open fact or decision, who can resolve it, and the source needed

Completion standard. The working file is complete when the important facts are supported, the next action is assigned and any unresolved issues remain clearly visible. A completed checklist does not establish coverage, entitlement or legal compliance.



ACTION PLAN

Write down the next step

Choose the smallest useful next step. Make the request specific enough that the recipient can locate the record and explain or address the exact issue. Keep proof of what you sent and what came back.

The exact issue or request

Evidence IDs and document versions that support the request

Verified recipient and channel

Date sent and follow-up date

What response will resolve the issue, and what still needs professional review

Separate decisions. A courtesy follow-up date is not a legal deadline. A document request does not automatically pause another requirement. Do not sign, settle, move property or disclose sensitive records merely because a box on this page is complete.



REFERENCE GUIDE

Sources and scope

The linked official sources support the educational background. The forms and examples are original organization tools. Sources were checked on October 1, 2026; policies, procedures and law may change. Recheck the current source before relying on a rule.

[1] Michigan DIFS auto insurance reform FAQ

Michigan distinguishes replacement services from PIP medical coverage in its reformed system. Scope: Michigan-specific; no national benefit amount or eligibility conclusion.

<https://www.michigan.gov/difs/industry/insurance/faq/no-fault-faq>

[2] U.S. Bureau of Labor Statistics: American Time Use Survey overview

The federal survey distinguishes nonmarket activities such as household work and care; it provides context for recording actual activities. Scope: Population statistics are not a claim valuation, an individual baseline, or an entitlement. No averages or hourly rates are used in this workbook.

<https://www.bls.gov/tus/overview.htm>

Keep the scope clear

No universal hourly rate

No fabricated family invoices

No medical attendant-care instructions