

Captioned Home Phones

THE 60-SECOND VERSION

- 1 A captioned phone shows the caller's words on a screen while you listen.
- 2 The captioning is free to qualified users — a federal fund covers it.
- 3 The free models are the internet ones, so you need decent home internet.
- 4 You certify that you have hearing loss; the paperwork is simple.
- 5 CapTel, CaptionCall, and Clarity all caption — pick the feel you like.

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Captioned Home Phones Compared — CapTel vs. CaptionCall vs. Clarity

CapTel, CaptionCall, and Clarity compared — in plain English.

————— **An Extended Guide · No. 1729** —————

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What's Inside

Everything in this guide, with page numbers. Skip to whichever chapter answers your question right now.

The 60-Second Version	5
1. First, a Word of Reassurance	5
2. What a Captioned Phone Actually Is	6
3. Why the Captions Are Free	6
4. The Three Names You'll See	7
5. A Closer Look at CapTel	8
6. A Closer Look at CaptionCall	8
7. A Closer Look at the Clarity Brand	9
8. How the Three Are Alike	9
9. How the Three Differ	10
10. Do I Qualify?	11
11. The Certification Rule	11
12. The Registration Step	12
13. Why They Ask for Your Social Security Number	12
14. You Need Good Internet	13
15. Works on Digital and VoIP Phone Lines	14
16. The Slight Caption Delay	14
17. How Accurate Are the Captions?	15
18. Setting One Up at Home	15
19. Amplification and Volume	16
20. The Screen and the Buttons	17

21. How to Actually Use It	17
22. Captioned vs. Amplified Phones	18
23. What About a Captioning App?	18
24. Choosing Between the Three	19
25. Questions to Ask Each Provider	20
26. Common Mistakes I See	20
27. Your Privacy on a Captioned Call	21
28. If the Captions Stop Working	22
29. Telling Your Family	22
30. Questions I Get All the Time	23
31. A Few Plain Words to Know	23
32. When to Just Call Me	24
33. What I'd Tell My Own Neighbor	24
Everyday Cheat Sheet	25
A Picture to Follow Along	26
A Second Look	27
A Note From Bill	27
Your Visit — and My Promise	28

SUMMARY

The 60-Second Version

In a hurry? Here's the whole thing on one page. A captioned phone looks like a regular phone with a screen built in. When someone calls, you listen like always — but the words they say also scroll across the screen so you can read anything you miss. The captioning itself is free to people with hearing loss, because a federal fund pays for it. The three names you'll see most are CapTel, CaptionCall, and the Clarity brand. They all do the same basic job; they just look and feel a little different.

- A captioned phone shows the caller's words on a screen while you listen.
- The captioning is free to qualified users — a federal fund covers it.
- The free models are the internet ones, so you need decent home internet.
- You certify that you have hearing loss; the paperwork is simple.
- CapTel, CaptionCall, and Clarity all caption — pick the feel you like.

GOOD TO KNOW

"Free" here means the captioning service costs you nothing because a federal program pays for it. It is not charity and it is not a trick — it's a service Congress set up so people with hearing loss can use the phone like everyone else.

1. First, a Word of Reassurance

If the phone has gotten hard, there's a real fix.

Let me start with the part that matters most. If talking on the phone has become a strain — if you find yourself saying "what?" a lot, or handing the phone to someone else, or quietly avoiding calls altogether — you are not alone, and there is a genuine fix for it. A captioned phone lets you read the other person's words on a screen while you listen, so you catch what you'd otherwise miss.

I've set these up for a lot of folks, and the relief on someone's face the first time they can follow a whole call again is something. The phone stops being a source of worry and goes back to being what it should be — the easy way to talk to your kids, your doctor, your friends.

This guide walks you through the three brands you're most likely to run into, how they're alike, how they differ, and — the part that surprises people — why the captioning doesn't cost you a thing. Take it at your own pace. Nothing here is urgent.

TIP

Short on time? The 60-Second page up front and the cheat sheet at the back give you the gist. The chapters in between are there when you want the details.

2. What a Captioned Phone Actually Is

A regular phone with words on a screen.

Picture your ordinary home phone, but with a screen sitting above the buttons — a little like a tablet built into the phone. When a call comes in, you answer and talk the way you always have. The difference is that everything the other person says also appears as text on that screen, line by line, almost as they speak it.

So you're not relying on your ears alone anymore. You listen for what you can, and you read the rest. For most people the two together make the whole call clear, even when hearing alone wouldn't. It's a bit like the captions on your television, except it's happening live, on your side of a phone call.

You still speak normally into the phone — the captions are only for the incoming side, the part you need help hearing. The person you're talking to doesn't need any special equipment and usually has no idea you're reading along.

GOOD TO KNOW

The captions are there to back up your hearing, not replace it. Most folks still listen the whole time and glance at the screen only when a word slips past. You use as much or as little of it as you need.

3. Why the Captions Are Free

A federal fund pays for the captioning.

This is the part that makes people suspicious, so let me explain it plainly, because it's completely legitimate. The captioning service — the behind-the-scenes work of turning speech into text in real time — is paid for by a federal program, not by you. It's funded through what's called the Telecommunications Relay Services fund, which all phone customers quietly chip into through a tiny charge on their bills.

The idea goes back to the Americans with Disabilities Act: people with hearing loss have the same right to use the telephone as everyone else, and captioning is how that's made

possible. So when a provider says the captioning is “at no cost,” they mean the fund covers it, not that they're giving you a handout.

What can cost money is the phone itself, depending on how you get it — and that ties into a certification rule we'll cover in its own chapter. But the captioning service, the heart of the whole thing, is free to anyone who qualifies.

WATCH OUT

Because the service is paid by a federal fund, the rules about qualifying and registering are real rules, not a provider being nosy. That's why they ask you to certify your hearing loss. More on that shortly — it's simpler than it sounds.

4. The Three Names You'll See

CapTel, CaptionCall, and the Clarity brand.

When you start looking into captioned phones, three names come up again and again. I'll introduce them here and then give each its own closer look. I don't push any one of them, and I don't earn a thing from any of them — my only interest is that you end up with the phone that fits you.

- CapTel — one of the oldest and most familiar captioned phones, made by a long-time maker in this field and offered through Hamilton and, these days, under the T-Mobile name as well.
- CaptionCall — known for a large, easy-to-read screen and for sending someone out to deliver, set up, and show you how to use it.
- Clarity-brand — a name long associated with loud, senior-friendly phones with big buttons, now offering captioned models too.

All three show live captions. All three can be free to qualify for. The differences are in the look, the screen size, the loudness, and how much hand-holding you get during setup. That's really what you're choosing between.

GOOD TO KNOW

Providers and brand names in this field shift around — companies merge, names change, new models come out. The names here are current as I write, but it's always worth confirming what's offered today when you go to order.

5. A Closer Look at CapTel

The long-standing, familiar choice.

CapTel has been around the longest, and for a lot of families it's the name they've heard of. It's been a fixture in the homes of people with significant hearing loss for years, which means there's a deep well of experience behind it and plenty of people who can help if you get stuck.

A CapTel phone looks much like a traditional desk phone with a screen on top. You order it, it arrives, and you set it up at home. Some models are designed so the captions are always on; others let you turn them on only when you need them. It connects over your home internet to do the captioning.

If you like the idea of a well-established name with a long track record, CapTel is a sensible place to start looking. It's offered through Hamilton and under the T-Mobile banner, so you may see it under more than one label — it's the same basic idea underneath.

TIP

Because CapTel has been around so long, there are a fair number of older models still in homes. If you inherit one or buy one secondhand, check that it's an internet model and still supported before you count on it — the older styles work differently.

6. A Closer Look at CaptionCall

The big screen and the setup help.

CaptionCall is best known for two things: a large, easy-to-read captioning screen, and the fact that they'll often deliver the phone, set it up, and show you how to use it — sometimes in your own home, sometimes with help over the phone. For someone who finds new gadgets daunting, that hand-holding is a real plus.

The home phone combines that big display with a loud, amplified handset and controls that let you tune the sound to the pitches you hear best. So it's trying to help your ears and your eyes at the same time, which suits a lot of people with age-related hearing loss.

The delivery, installation, training, and ongoing support are generally offered at no charge to qualified users. If the thought of unboxing and configuring a new phone yourself makes you tired just reading it, this is the one where someone else does that part.

GOOD TO KNOW

Even when a provider offers to set the phone up for you, I'm glad to be a second pair of hands — making sure it's placed where the screen's easy to read, the volume's right, and your internet reaches it reliably.

7. A Closer Look at the Clarity Brand

Big buttons and loud, clear sound.

The Clarity name has long been associated with phones built for people with hearing loss — big buttons, bright displays, and sound that's genuinely loud and tuned for clarity, not just volume. Folks who've used a Clarity amplified phone before often feel at home with the brand's captioned models.

If some vision trouble comes along with your hearing trouble — and for many of us the two travel together as we age — the big, high-contrast buttons and large text are a real comfort. You're not squinting at tiny numbers or straining to read a small screen.

Like the others, a Clarity captioned phone connects over your internet to caption calls, and the captioning is free to qualified users. The brand's strength is really in the physical phone itself — loud, sturdy, and easy on the eyes and hands.

GOOD TO KNOW

If arthritis or shaky hands make small buttons a struggle, hold a demo phone before you commit if you can. Button size and feel vary a lot, and that daily comfort matters more than most people expect.

8. How the Three Are Alike

The shared foundation under all of them.

Before we pull them apart, it's worth seeing how much they have in common — because honestly, the shared ground is bigger than the differences. At their heart, all three do the same job in the same basic way.

- They all show live captions of what the other person says.
- They all caption for free to users who qualify, paid by the federal fund.
- They're all the internet-connected kind, so they all need home internet.
- They all ask you to certify your hearing loss and register before captions start.

- They all still let you hear and speak normally — the captions are extra help. So you're not choosing between a good option and a bad one. You're choosing between three good options that happen to look and feel a little different. That's a comfortable position to be in — it's hard to go truly wrong.

GOOD TO KNOW

Because the captioning service follows the same federal rules for every provider, the quality of the captions themselves is broadly similar. The brand mostly changes the phone in your hand, not the words on the screen.

9. How the Three Differ

The things that actually set them apart.

Now the differences, which come down to a handful of practical things you can actually feel day to day. None of these is a dealbreaker on its own — but together they point you toward the one that fits your life.

- Setup help — some will come to you or walk you through it; others leave you to it with instructions.
- Screen size and style — bigger is easier to read but takes more counter space; touchscreens suit some, buttons suit others.
- Loudness and sound tuning — how loud the handset gets and whether you can adjust the pitch to your hearing.
- Button size and layout — a real comfort factor if your hands or eyes aren't what they were.
- Ongoing support — how easy it is to reach a human when something acts up.

My honest advice: don't agonize over the brand. Pick the two or three features that matter most to you — big screen, loud sound, someone to set it up — and let those lead you. The rest is close enough that it won't keep you up at night.

WATCH OUT

Write down your top three must-haves before you call any provider. It keeps a friendly sales pitch from steering you toward features you don't actually care about.

10. Do I Qualify?

The bar is simpler than most people fear.

People often assume there's a complicated test to qualify for a captioned phone. There isn't. The basic requirement is straightforward: you have hearing loss that makes it hard to use a regular phone. That's it. You don't need to be fully deaf, and you don't need a particular score on a hearing test to start.

The way you show you qualify is called self-certification — you confirm, in writing on the registration form, that you have a hearing loss that makes a captioned phone necessary for you to use the telephone. You're vouching for your own situation, and for most people that's the whole of it.

If you already wear hearing aids, or your doctor has told you your hearing has slipped, you very likely qualify. When in doubt, the provider can tell you — but the bar is meant to be reachable, not a wall.

GOOD TO KNOW

Qualifying for the captioning service is about your hearing, not your income or your age. There's no means test. It's set up for anyone whose hearing makes the ordinary phone a struggle.

11. The Certification Rule

When a professional's note is needed — and when it isn't.

Here's a wrinkle worth understanding, because it decides whether you need a note from a professional. The rule turns on how you get the phone itself, not on the captioning service. In plain terms: if you buy the captioned phone and pay a certain amount for it yourself, your own self-certification is usually enough.

But if you get the phone for free, or for very little, then the rules generally also ask for a certification from a third-party professional — a physician, an audiologist, or another hearing specialist — confirming that you have hearing loss. It's a safeguard on the federal fund, to make sure the free equipment goes to people who genuinely need it.

That sounds like a hurdle, but it's often just a quick form your doctor or hearing specialist signs at a regular visit. The provider will tell you exactly what they need and often supplies the form. If you're already seeing someone about your hearing, it's an easy ask.

WATCH OUT

The exact dollar thresholds and paperwork for this rule can change, so don't take a number from a website as gospel. Ask the provider directly what certification they need for the phone you want, and confirm it's current.

12. The Registration Step

What they ask for before the captions turn on.

Before the captions will switch on, every provider has to register you. This isn't the provider being nosy — it's a requirement tied to that federal fund, meant to confirm you're a real person who qualifies. Knowing what they'll ask ahead of time takes the surprise out of it.

- Your name, as it appears on your official records.
- Your date of birth.
- The last four digits of your Social Security number.
- Your home address and the phone number the captioned phone will use.
- Your certification that you have hearing loss, as we covered.

It feels like a lot to hand over for a telephone, I know. But it's the same kind of identity check you'd go through to open many accounts, and it's a one-time step. Once you're registered and verified, the captions come on and you just use the phone.

WATCH OUT

Only give that information when YOU started the sign-up with a provider you chose. If someone calls you out of the blue offering a “free captioned phone” and asks for your Social Security number, hang up — that's a scammer's script.

13. Why They Ask for Your Social Security Number

What happens to it, in plain terms.

Handing over even the last four digits of your Social Security number makes any sensible person pause, and it should. So let me explain why it's asked and what becomes of it, because understanding that makes the step less uncomfortable.

The federal program keeps a central list of registered users so the same person can't accidentally be signed up twice and so the fund isn't misused. Those last four digits, with your name and birth date, are used to confirm you're a unique, real person. According to the program's own guidance, once your information is verified, the sensitive part is meant

to be discarded rather than kept on file.

There's also guidance for people who don't have a Social Security number, so not having one isn't an automatic no. If that's your situation, ask the provider what they accept instead. The point is to confirm identity, and there's usually more than one way to do it.

GOOD TO KNOW

The safe rule of thumb: it's fine to give this information to a captioning provider YOU contacted to sign up. It is never fine to give it to someone who contacted you first. That one distinction stops most scams cold.

14. You Need Good Internet

These are the internet models.

Here's the practical requirement that trips a few people up. The captioned phones covered by the free service are the internet kind — the industry calls them IP captioned telephone service, or IP CTS. The phone uses your home internet connection to send the speech off to be turned into captions and bring the words back to your screen.

So you need a working home internet connection, and ideally a steady one. It doesn't have to be the fastest plan money can buy, but it does have to be reliable, and the phone has to be able to reach it — either with a cable to your router or over your home's wireless signal.

If you don't have home internet, that's the one real obstacle, and it's worth sorting out first. The good news is that getting basic home internet is often simpler and cheaper than people fear, and once it's in, the captioned phone and a lot of other helpful things become possible.

TIP

If your internet is weak in the room where you want the phone, captions can lag or drop. Making sure the signal reaches that spot — with a cable or a small booster — is exactly the kind of thing I check on a visit.

15. Works on Digital and VoIP Phone Lines

No old copper required.

A question I get a lot, especially with the copper phone lines being retired around the county: will a captioned phone still work once I'm moved to a cable or internet-based phone? The answer is yes. Because these captioned phones run over your internet anyway, they get along fine with a digital or VoIP home phone.

In fact, since the captioning side already depends on the internet, moving your actual phone service to internet-based doesn't change much for the captioned phone. You'll want your home phone number working on the new service, and the captioned phone uses that number the same as any other phone would.

If you're switching your home phone and you rely on captions, just do the two things together thoughtfully — get the new phone service settled, keep your number, and make sure the captioned phone is connected to the internet and still captioning. It's a small bit of coordination, not a problem.

GOOD TO KNOW

If you're reading this because your copper landline is going away, you don't have to give up your captioned phone. It carries right over to a cable or internet phone — that's a separate thing I can help line up.

16. The Slight Caption Delay

Why the words trail the voice a little.

One honest thing to expect: the captions don't appear at the exact instant the words are spoken. There's a small delay — usually a second or two — because the speech has to travel over the internet, get turned into text, and come back to your screen. It's quick, but it isn't instant.

In practice this means the captions trail the voice slightly, the way subtitles on a live TV broadcast lag a hair behind. Most people stop noticing it within a day or two. You listen for what you can, and the words catch up a beat later to fill in the gaps.

Where the delay matters is at the very end of a call, when someone's wrapping up — give the captions a moment to finish before you hang up, so you don't cut off a last sentence. That's a small habit worth building, and it's really the only adjustment the delay asks of you.

GOOD TO KNOW

A steadier, faster internet connection generally means less delay and fewer caption hiccups. If your captions feel laggy, the fix is usually on the internet side, not the phone.

17. How Accurate Are the Captions?

Very good, but not flawless.

The captions are good — good enough to follow almost any normal conversation — but they're not perfect, and it helps to know that going in so an odd word here or there doesn't rattle you. Names, unusual medical terms, and heavy accents are the usual places a caption might get a word wrong.

The trick is to use the captions and your ears together. If a caption looks garbled but you caught the gist by ear, you're fine. If you missed something important — a date, a dosage, a phone number — it's perfectly reasonable to ask the person to repeat it, just as anyone might.

Don't treat the captions as a flawless transcript to rely on for something critical without double-checking. For an important detail from a doctor or a bank, read it back to confirm. That's good practice on any phone call, captioned or not.

TIP

For important calls — a doctor, a pharmacy, the bank — it's smart to keep a pad and pen by the phone and jot the key details as you read them. Reading and writing together locks the information in.

18. Setting One Up at Home

What the first day looks like.

Getting a captioned phone going isn't hard, but there are a few steps, and they go smoother when you know them in advance. Whichever brand you choose, the shape of the setup is much the same.

- 1 Place the phone where you'll use it most and where you can read the screen easily — good light, no glare.
- 2 Plug it into power, and connect it to your home internet, either with a cable to the router or over your wireless.

- 3 Connect it to your phone line or service so it can make and take calls.
- 4 Complete the registration and certification so the captioning switches on.
- 5 Make a test call to a friend, and watch the captions to be sure they're flowing and readable.

If any of that sounds like a lot, remember that some providers will do it for you, and I'm always glad to handle the whole setup on a visit — placement, internet, the test call, and making sure the volume and screen are comfortable for your eyes and ears.

GOOD TO KNOW

Spend a minute getting the phone's spot right. A captioned phone lives or dies by whether you can comfortably read the screen while you hold the handset — get the lighting and the angle good and you'll love it.

19. Amplification and Volume

The captions aren't the only help.

It's easy to focus on the screen and forget that these phones also work hard on the sound. Most captioned phones built for hearing loss have a loud, amplified handset — far louder than an ordinary phone — so your ears get a boost at the same time your eyes do.

Many also let you adjust not just how loud the sound is but the tone or pitch of it. If you hear low voices better than high ones, or the other way around, you can often tune the phone to favor the pitches you catch best. That can make a bigger difference than raw volume alone.

So think of a captioned phone as two kinds of help in one box: louder, clearer sound for your ears, and the words on a screen for when the sound still isn't enough. Together they cover a lot of ground that neither would cover alone.

TIP

Turn the amplification up gradually and settle on the lowest setting that's comfortable. Cranking it all the way can distort the sound and actually make words harder to pick out, not easier.

20. The Screen and the Buttons

Comfort for your eyes and hands.

Since you'll be reading the screen on every call, its size and clarity matter more than you might think. The bigger and brighter the screen, and the larger the text, the less you'll strain — especially if your eyes aren't what they used to be. Some models let you make the caption text bigger, which is a lovely touch.

The buttons matter too. Big, well-spaced, high-contrast buttons are a real comfort if your hands are less steady or your vision's fuzzy. Some phones are mostly touchscreen, some are mostly physical buttons, and some are a mix. There's no right answer — it's about what your hands and eyes find easiest.

If you can try one before you commit, do. The way a phone feels in daily use — can you read it from your chair, can you dial without squinting — is something a spec sheet can't tell you. That everyday comfort is what you'll live with.

GOOD TO KNOW

Some captioned phones can save and show your call history and even store a transcript of a call so you can scroll back and reread what was said. If remembering details is a worry, ask whether the model you like does that.

21. How to Actually Use It

Reading and listening together.

There's a knack to using a captioned phone well, and it's worth a word because the natural instinct — to stare at the screen and read every word — isn't actually the best way. The screen is a backup, not the main event.

The folks who get the most out of these phones listen first, the way they always have, and glance at the screen only when a word slips past. That keeps the conversation feeling natural and keeps you from falling a beat behind as you read. Your ears do what they can; the captions fill the holes.

Give yourself a week or two to settle into the rhythm. At first you may read more than you need to, and that's fine. As you trust the phone, you'll find yourself leaning on the captions only for the hard moments, and calls will start feeling easy again.

TIP

Tell the people who call you often that you're using a captioned phone and there's a slight delay. They'll naturally leave a beat between sentences, which makes the captions keep up beautifully — and it takes the pressure off you.

22. Captioned vs. Amplified Phones

Two different tools for two situations.

People sometimes mix up captioned phones and amplified phones, so let me draw the line clearly. An amplified phone just makes the sound louder and clearer — no screen, no captions. A captioned phone does that too, usually, but adds the words on a screen.

So which you need depends on how far your hearing loss has gone. If a good loud phone lets you follow calls comfortably, a plain amplified phone may be all you need, and it doesn't require internet or registration. If louder sound alone isn't enough — if you still lose words even when it's plenty loud — that's exactly when the captions earn their keep.

There's no shame in starting with an amplified phone and moving to a captioned one later if your hearing changes. Many people do. The captioned phone is the stronger tool, but it's also the more involved one to set up, so match the tool to where your hearing actually is.

GOOD TO KNOW

I have a separate guide on choosing a loud, senior-friendly cordless phone. If you're not sure whether you need captions or just more volume, that's a fine conversation to have before you decide — no pressure either way.

23. What About a Captioning App?

Captions on a cell phone or tablet.

Alongside the home phones, there are captioning apps that run on a smartphone or tablet and caption your cell calls instead of a home-phone call. They're a different animal from the home phones in this guide, but worth knowing about, because for some people they fit better.

An app suits someone who does most of their talking on a cell phone, or who's out and about a lot. A home captioned phone suits someone who mostly calls from a chair at home and wants a big screen and a comfortable handset. Neither is better — they're built for

different lives.

If you're comfortable with a smartphone, an app is worth a look as well. If a smartphone itself is a struggle, a dedicated home captioned phone will likely feel far friendlier. Be honest with yourself about which describes you, and choose accordingly.

WATCH OUT

You don't have to pick just one. Some folks keep a home captioned phone for the long calls at the kitchen table and a captioning app on their cell for when they're out. Use whatever helps.

24. Choosing Between the Three

A simple way to land on one.

So how do you actually pick? Don't overthink it. Answer a few plain questions and one of them will usually rise to the top. Remember, all three caption well and all three are free to qualify for, so you're choosing on fit, not on quality.

- 1 Do you want someone to deliver and set it up for you? That leans you toward a provider known for in-person or guided setup.
- 2 Is a big, easy-to-read screen your top priority? Favor the models built around a large display.
- 3 Do big buttons and loud sound matter most, maybe with some vision trouble? Favor the brand known for that.
- 4 Have you or a friend used one brand happily before? Familiarity counts for a lot — there's no prize for switching.

Whichever way those questions point, you'll be fine. And if they leave you split between two, that's your cue to call the providers, ask your top questions, and see which one treats you better on the phone — because that's often how the support will feel later, too.

GOOD TO KNOW

If you're genuinely stuck, that's what I'm here for. I can look at your hearing situation, your internet, and your eyesight, and give you a straight recommendation with no stake in which brand you choose.

25. Questions to Ask Each Provider

The ones that save surprises later.

When you call a provider to order, a few plain questions will tell you most of what you need and head off surprises. Keep this short list by the phone when you make the calls.

- Is there any cost for the phone itself, and what certification do you need from me to get it?
- Will you deliver and set it up, or is that on me?
- How big is the screen, and can I make the caption text larger?
- How loud does the handset get, and can I adjust the tone?
- If something goes wrong later, how do I reach a real person for help?

Write down the answers so you can compare providers honestly side by side. A friendly, patient answer to that last question — how you get help later — tells you a lot about what living with the phone will be like once the salesperson has moved on.

TIP

If a provider is cagey about costs or certification, or rushes you, that's worth noting. A good provider in this field is used to patient questions from folks who want to understand before they commit.

26. Common Mistakes I See

The slip-ups that cause the headaches.

After helping a fair number of people with these phones, the same few stumbles come up. None of them are your fault — the setup isn't always explained well — but knowing them ahead saves grief.

- Buying a captioned phone with no home internet — these models need it; sort the internet out first.
- Giving Social Security details to someone who called them first — that's a scam; only share when you started the sign-up.
- Placing the phone where the screen catches glare or sits in poor light, making the captions hard to read.
- Hanging up the instant the other person stops talking, before the captions finish catching up.
- Cranking the volume to the maximum until the sound distorts and words get harder, not easier.

Every one of these is easy to avoid once you know about it. The two that matter most are the internet (you truly need it) and the scam warning (never share your details with someone who called you). Get those right and the rest is small stuff.

WATCH OUT

If anyone pressures you to decide on a captioned phone right this minute, especially over the phone, that pressure is itself the warning sign. A real captioned-phone offer will still be there tomorrow while you think it over.

27. Your Privacy on a Captioned Call

Who sees the words, and who doesn't.

A fair question people ask: if my calls are being turned into captions, who's reading my conversations? It's a reasonable worry, and the honest answer is reassuring. The captioning service is bound by rules to keep the content of your calls confidential — it exists to help you, not to snoop.

The captions are generated to put the words on your screen in the moment, and the service isn't supposed to keep a record of what was said once the call is done, beyond what your own phone might save for you to reread. Your private conversations stay private, the same as on any phone call.

If privacy is a particular concern of yours, you can ask the provider directly how they handle call content — a good provider will answer plainly. But for the vast majority of folks, this is simply not something to lose sleep over.

GOOD TO KNOW

The strongest privacy habit is an everyday one: don't read sensitive captions aloud where others can hear, and clear any saved transcripts you don't need, just as you'd tidy away papers with personal details on them.

28. If the Captions Stop Working

The usual causes, and the usual fixes.

Now and then the captions may stall, lag badly, or not show up. Before you worry that the phone is broken, know that the cause is almost always the internet connection, and the fix is usually quick.

- 1 Check that your home internet is working — try it on another device.
- 2 Make sure the phone is still connected to the internet; if it's on a cable, that it's snug; if wireless, that the signal's reaching it.
- 3 Restart the phone, and if needed, restart your internet box, then wait a couple of minutes for it to come back.
- 4 If captions still won't flow, call the provider's support line — the trouble may be on their end, not yours.

Most caption troubles clear up with a restart or by firming up the internet connection. If they keep happening, it's usually a sign the internet in that room is weaker than it should be — and that's a fixable thing, not a reason to give up the phone.

TIP

Keep the provider's support number and your mine, (330) 200-8042, written on a card taped to the phone. When captions act up, having the number right there beats hunting for it while you're frustrated.

29. Telling Your Family

So the people who help you understand it.

A lot of the calls I get about captioned phones come from adult children helping a parent, often from out of town. If that's your situation — on either end — it helps for everyone to understand a few things about how the phone works, so nobody's confused when they visit or call.

- That it's a captioned phone, and the captions depend on the home internet working.
- Which provider it's through, and the support number to call if captions stop.
- That there's a slight caption delay, so a beat between sentences helps.
- The registration is done — so nobody needs to hand out personal details again to anyone who calls claiming otherwise.

A family member who understands the phone can help from afar — checking the internet, calling support, or reassuring a worried parent that an odd caption now and then is normal.

A little shared understanding goes a long way.

GOOD TO KNOW

If a grandchild who's good with gadgets wants to help set it up, wonderful. Just have them use the provider's real instructions, and keep the personal details for the official registration only.

30. Questions I Get All the Time

Quick, plain answers.

Does the captioning really cost nothing? Correct — a federal fund pays for the captioning service for people who qualify. The phone itself may or may not cost, depending on how you get it.

Do I need internet? Yes. The free captioned phones are the internet kind, so you need a working home internet connection.

Will the person I'm calling know I'm reading captions? No — they just hear you talk normally. The captions are only on your end.

Which brand is best? There's no single best — CapTel, CaptionCall, and Clarity all caption well. Pick the one whose screen, sound, and setup help fit you.

GOOD TO KNOW

If your question isn't here, it's probably one I've answered before — just call and ask. There's no charge to ask a question over the phone.

31. A Few Plain Words to Know

The jargon, translated.

The paperwork and websites in this corner of the world are full of initials and terms that mean little to normal people. Here's the short translation so nothing throws you.

- Captioned phone — a phone that shows the caller's words on a screen.
- IP CTS — the internet-based captioned phone service; the free kind.
- TRS Fund — the federal fund that pays for the captioning.
- Self-certification — you confirming, in writing, that you have hearing loss.
- Amplified — made louder; a captioned phone usually amplifies too.

- Registration — the one-time sign-up before captions turn on.

TIP

Keep this little list with your guide. When a provider or a form uses one of these terms, you'll know exactly what it's talking about.

32. When to Just Call Me

You don't have to do any of this alone.

I wrote this guide so you'd understand captioned phones and feel calm choosing one. But understanding a thing and wanting to set it up yourself are two different matters, and there's no shame in handing it off. Choosing a provider, getting the internet right, placing the phone, handling the setup, and making sure the captions and volume are comfortable is exactly the kind of visit I do.

I come to you, here in Portage County and the nearby towns. The first in-home visit is a flat ninety-nine dollars, and if a problem can be handled without a trip, I offer remote help too. If you're not completely happy with a visit, I'll make it right or refund it. That's the whole deal — no fine print.

TIP

When you call, my assistant Sophie may answer and take down the details so I can call you back — she's there so you always reach a friendly voice, not a dead end.

33. What I'd Tell My Own Neighbor

The short, honest version.

After 30+ years of professional experience helping folks with exactly this kind of thing, here's the plain advice I'd give over the fence. If the phone has gotten hard, a captioned phone can give it back to you — and the captioning is genuinely free to people who qualify, paid by a federal fund, so don't let the word “free” make you suspicious.

CapTel, CaptionCall, and Clarity all do the job well, so choose on fit — the screen, the sound, the setup help — not on brand loyalty. Make sure you've got home internet, certify your hearing loss, register once, and only ever share your details with a provider you contacted first. Do that and you'll be following whole conversations again in no time.

GOOD TO KNOW

If any of this feels like a lot, that's normal. You can hand the whole thing to me — picking a brand, the internet, the setup, and the testing — and I'll handle it in one visit.

CHEAT SHEET**Everyday Cheat Sheet**

Keep this by the phone. I want to... Do this. Understand the cost — the captioning is free to qualified users; the phone itself may cost depending on how you get it. Qualify — you self-certify your hearing loss; a free phone may also need a note from a doctor or audiologist. Register safely — give your name, birth date, and last four of Social ONLY to a provider you contacted first; never to someone who called you. Get good captions — you need working home internet, and the phone must reach it. Use it well — listen first, read the screen for what you miss, and wait a beat before hanging up. Choose a brand — CapTel, CaptionCall, and Clarity all caption well; pick the screen, sound, and setup help that fit you. Get help — call Bill: (330) 200-8042.

AT A GLANCE

A Picture to Follow Along

The Three Names, Side by Side

All show live captions; each has its own flavor

	Known for	How you get it
CapTel	Long-standing, familiar	Order the phone
CaptionCall	Big screen, free setup help	Delivery + install
Clarity-brand	Big buttons, loud sound	Buy the handset

All three caption for free to qualified users; confirm current details with each.

AT A GLANCE

A Second Look

How to Get One at No Cost

The path from deciding to your first captioned call



The captioning service is paid by the federal TRS Fund — not by you.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: billshometech.com/book · bill@billshometech.com

This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.