BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Captioned Phones & Live Captions

Reading your phone calls, video chats and conversations — explained in plain English, one step at a time

A plain-English guide for anyone who misses words on the phone

Take your time — you can't break it

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For captioned home phones, iPhone, Android, Windows & Mac · facts current November 2026

What's Inside

This is your guide to *reading* what people say when hearing it isn't enough: on a captioned home phone, on your cell phone, on your computer and in video calls. Read it in any order and at your own pace. There is no test, and you can't fall behind. Every feature comes with what it actually does *for you*, and slow, step-by-step directions anyone can follow. It pairs well with the Hearing Help Tech guide, which covers hearing aids, amplifiers and hearing the TV.

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PART 1

Getting Started

Why phone calls get harder than face-to-face talk, and the four ways to see the words instead. Start here.

CHAPTER 1

A Note from Bill

Hello, and welcome. If you've ever said "Can you repeat that?" three times on one phone call, or nodded along to a doctor's office message without catching the time of your appointment, this guide is for **you**. And if you're the son, daughter or friend who has noticed Mom has stopped answering the phone, it's for you too.

I'm Bill. I've spent more than 30 years working with technology, and these days I help folks here in Portage County feel at home with theirs. I wrote this guide the way I'd explain it sitting at your kitchen table: patiently, in plain English, and without trying to sell you anything. When I use a word like "relay" or "IP CTS," I'll stop and explain it right then.

What this guide will do for you

- Explain **captioned home phones**: phones with a screen that shows the words the other person says, and how many people with hearing loss can get one at no cost.
- Show you the **captions already built into** your iPhone, Android phone, Windows computer and Mac, and how to turn them on for calls, videos and conversations in the room.
- Walk you through captions in **Zoom, Microsoft Teams, Google Meet and FaceTime**, so video calls with the grandkids or the doctor are easier to follow.
- Explain **711 and Ohio Relay**, the free services that have helped people with hearing loss use the phone for decades.
- Point out the **honest limits** of captions, and the scams and sales pitches to watch for.

The big promise: you can't break anything

Turning captions on is one of the safest things you can do with a phone or computer. If you don't like them, you turn them off the same way. Nothing gets deleted, and nobody else's phone changes. So go slowly, try things, and change your mind as often as you like.

WHAT THIS DOES FOR YOU

Why this matters

Missing words on the phone isn't just annoying. It can mean a wrong appointment time, a missed prescription message, or quietly avoiding calls from family. Captions let you *read* what you can't quite hear, so you can stay independent and stay in touch.

And I'm only a phone call away

If anything here leaves you unsure, call me at **(330) 200-8042**. If the phone itself is the problem, have a family member call, or book a time online at billshometech.com/book. There's no such thing as a silly question.

Let's start with why phone calls are so much harder than talking in person.

— Bill

CHAPTER 2

Why Phone Calls Get Hard

Many people with mild or moderate hearing loss do fine at the kitchen table but struggle on the phone. That isn't your imagination, and it isn't a lack of effort. The phone takes away several things your brain quietly relies on.

What the phone takes away

- **Lips and faces.** In person, you read lips and expressions without realizing it. On the phone, that help is gone.
- **Sound quality.** Phone audio leaves out some of the high-pitched sounds that make letters like s, f and th clear. Those are often the first sounds people lose with age.
- **Context.** In person you know who's talking and what about. A surprise call from an unfamiliar office gives you no clues.
- **A second chance.** Recorded messages and automated menus won't repeat themselves just because you asked nicely.

Where captions help most

Captions are words on a screen that match what's being said. They're most useful exactly where hearing is hardest: names, numbers, addresses, appointment times and anything said quickly. Even people who hear most of a call find that a quick glance at the screen fills in the gaps.

GOOD TO KNOW

Captions are help, not a hearing test

Using captions doesn't mean you've "given up" on hearing. Most people listen *and* read at the same time, and only look down when they miss something. Think of captions the way you think of reading glasses: you use them when they help.

TIP

Check with a hearing professional, too

If phone calls have suddenly become harder, it's worth a visit to your doctor or an audiologist. Captions work alongside hearing aids, not instead of good hearing care. The Hearing Help Tech guide covers hearing aids, amplified phones and hearing the TV.

CHAPTER 3

Your Captioning Options at a Glance

There are four main ways to see the words on a call or conversation. Many households end up using two or three of them. Here's the short version; each has its own chapter later.

Option	What it is	Typical cost	Best for
Captioned home phone	A desk phone with a big screen that shows the words on every call	No cost to eligible users with hearing loss (federally funded)	Someone who uses a home phone every day
Captioning app on a cell phone	An app that captions calls on your smartphone	No cost to eligible users	Someone who lives on a cell phone
Built-in Live Captions	Captions made by your phone or computer itself	Free, already included	Videos, video calls, some phone calls, quick conversations
711 and Ohio Relay	A free relay service you reach by dialing 711	Free; regular call charges may apply	Calls from any phone, including TTY and voice carry-over

The two kinds of captions

It helps to know that captions come from two very different places:

- **Captioning services** (the home phones and the captioning apps) send your call to a captioning center, where a trained person, computer speech recognition, or both turn the other person's words into text. These are paid for by a federal fund and are only for people with hearing loss who register.
- **Built-in captions** are made right on your phone or computer by its own software. Nobody else listens in. Anyone can use them, but they can be less accurate, and they work best in quiet rooms with clear speakers.

WHAT THIS DOES FOR YOU

What this does for you

Knowing the difference saves you from paying for something you could get at no cost, and helps you pick the right tool for each situation: a captioned home phone for important calls, built-in captions for a quick video from the grandkids.

HEADS UP

Nothing is perfect

Every kind of caption makes mistakes now and then, especially with names, accents, background noise and people talking at once. Apple, for example, says its Live Captions may vary in accuracy and shouldn't be relied on in high-risk or emergency situations. For anything important, repeat the key details back to the caller.

PART 2

Captioned Home Phones

How a captioned phone works, who qualifies, the main providers, and how to set one up, use it every day and fix it when the words stop showing.

CHAPTER 4

How a Captioned Phone Works

A **captioned telephone** looks like a regular desk phone with a large screen beside the keypad. You talk and listen through the handset just as you always have. While the other person talks, their words appear on the screen a moment later, so you can read anything you missed.

What happens behind the scenes

1. You dial a number, or someone calls you, the normal way.
2. The phone connects to a **captioning service** over your home internet (or, on some older models, a second phone line).
3. At the captioning center, the other person's words are turned into text. Depending on the provider and the call, that's done by a trained captioner, by computer speech recognition, or by both.
4. The text is sent back to your phone's screen, usually just a second or two behind the voice.

The other person doesn't need anything special. They simply call your number. They hear you normally, and they don't see the captions.

The official name: IP CTS

You'll see the letters **IP CTS** in paperwork. It stands for **Internet Protocol Captioned Telephone Service** — captioned calls that travel over the internet. It's one of several **telecommunications relay services** that federal law requires for people with hearing or speech disabilities. The Federal Communications Commission (FCC) oversees it.

WHAT THIS DOES FOR YOU

What this does for you

You keep using a phone the way you always have, with the comfort of a handset and big buttons, but with a safety net: if you miss a word, you just look down.

GOOD TO KNOW

There is a small delay

Captions arrive a beat after the voice. That's normal. Many people learn to listen first and glance down only when they miss something. If the person on the other end talks very fast, it's fine to say, "I'm reading captions, could you slow down a little?"

CHAPTER 5

Who Qualifies and Who Pays

This is the part that surprises most families: for people who qualify, captioned phone *service* is provided at no cost to them, and the main providers also supply the phone itself at no cost to eligible users. Here's how that works, and what you're agreeing to.

Who pays for it

Captioned calls are paid for through the federal **Telecommunications Relay Services (TRS) Fund**, which the FCC manages. The providers are reimbursed from that fund for the calls they caption. You don't get a bill for the captions. Medicare and private insurance are not how this is paid for.

Who qualifies

- You have a **hearing loss that makes captions necessary** to use the phone effectively.
- You live in the **United States**.
- You wear hearing aids or have a cochlear implant? That doesn't disqualify you. Providers say many of their users do.
- There's no age limit. Providers describe no specific "hearing test number" you have to reach; the test is whether captions are necessary for you on the phone.

What you sign: the self-certification

FCC rules require every captioned phone provider to **register** each user and get a **self-certification**: a signed statement that you have a hearing loss that makes captioned telephone service necessary. It's a separate form from any other agreement, and you sign it **under penalty of perjury**. You also acknowledge that the captions may be produced by a live person at a captioning center. Providers ask you to renew this certification from time to time.

Registration also feeds an FCC database used to confirm who is eligible. That's why providers ask for details such as your name, address and date of birth, and some ask for the last digits or all of your Social Security number.

STAY SAFE

Only the registered person uses captions

Captioned phones carry a notice that federal law prohibits anyone but registered users with hearing loss from using the phone with captions on. If other family members without hearing loss use the phone, they should turn the captions **off** first. The fund pays for every captioned minute, so using it when you don't need it isn't allowed.

HEADS UP

Rules can change

The FCC has changed its captioned-phone rules several times over the years, including rules about equipment costs and who may certify hearing loss. The provider you choose must explain the current rules before you sign. If anything in the form confuses you, ask them, or ask a family member to read it with you.

WHAT THIS DOES FOR YOU

What this does for you

Knowing the program is federally funded protects you from paying for something you may be able to get at no cost, and from anyone who tries to charge you a "setup fee" for it.

CHAPTER 6

The Main Providers

Several companies are approved to provide captioned phone service. They all work the same basic way, and you can only be registered with the companies you choose. Here's who you'll hear about most.

Provider	Home phone?	Cell phone app?	Good to know
CapTel (made by Ultratec) and Hamilton CapTel	Yes: models such as the 840i, 880i and 2400i (internet), and the 840PLUS for an analog phone line	Yes: Hamilton Mobile CapTel (iPhone and Android)	Hamilton Relay also runs Ohio's relay captioned-telephone service
ClearCaptions	Yes	Yes	A specialist checks eligibility by phone and schedules in-home setup
CaptionCall (by Sorenson)	Yes	Yes: CaptionCall Mobile	Offers in-home setup of the home phone
InnoCaption	No home phone	Yes (iPhone and Android)	Uses a mix of speech recognition and live stenographers

How to choose

- **Home phone or cell phone?** If the person you're helping uses a desk phone every day, start with a home phone provider. If they live on their cell, an app may be all they need (Chapter 12).
- **Is there home internet?** Most home captioned phones need it. If there's only a traditional phone line, ask about analog models such as the CapTel 840PLUS.
- **Who will set it up?** Some providers offer a visit to your home to install and show you the phone. Ask when you call.
- **Screen size and buttons.** Ask how big the screen and text are, and whether the text size can be changed.
- **Try it.** Since there's no charge to eligible users, it's reasonable to ask how to return the phone if it isn't a good fit.

TIP

Go straight to the source

To sign up, call the provider using the number on its own official website, or ask your audiologist for their contact. Don't respond to an ad that asks for your Social Security number before you've spoken with anyone. See Chapter 24 for the warning signs.

HEADS UP

Older analog models

Some older CapTel models use an analog phone line for captions. Captioning for older analog models depends on state relay programs, and at least one state (Maine) has announced it will stop captioning older analog CapTel models at the end of 2026. If you have an older CapTel, ask your provider whether your model is still supported in Ohio.

CHAPTER 7

What You Need at Home

Before you call a provider, take two minutes to look at what's in the house. It makes the call much faster.

Check these four things

1. **Internet.** Do you have home internet, such as Spectrum, Frontier, Windstream or a 5G home internet box? Most captioned phones need it. CapTel's internet models list high-speed internet as a requirement.
2. **Phone service.** Do you have a home phone number? Note who provides it: the old phone company, your cable company, or an internet-based service. Some newer models, such as the CapTel 2400i, can work without a separate phone line.
3. **A power outlet** near where the phone will sit. Captioned phones need electricity to show captions.
4. **A spot for the router.** If the phone will connect by cable, it needs to be within reach of your internet router, or connect by Wi-Fi if the model supports it.

Wi-Fi or a cable?

A network cable (an Ethernet cable) from the router to the phone is the most reliable connection. Wi-Fi is more flexible about where the phone sits. If your Wi-Fi is weak in the kitchen or bedroom, the captions may lag or drop. The Wi-Fi Extenders & Dead Zones guide can help.

> **TIP**
>
> **Write down your Wi-Fi name and password first**
>
> If the phone will use Wi-Fi, the installer will ask for your network name and password. They're often printed on a sticker on the router. Write them on a card before the installer arrives.

HEADS UP

When the power or internet goes out

If the internet goes down, the captions usually stop too. Depending on how your phone service is set up, you may still be able to talk without captions, or the phone may not work at all until the internet is back. Keep a charged cell phone handy for emergencies. Chapter 23 covers 911.

WHAT THIS DOES FOR YOU

What this does for you

A quick look ahead of time means the setup visit goes smoothly and you're not left with a phone that can't connect.

CHAPTER 8

Getting Set Up, Step by Step

Every provider's process is a little different, but the steps below are what most people go through. Plan on a phone call or online form first, then a delivery or a home visit.

Signing up

1. Decide on a provider (Chapter 6). Have a family member on hand if you'd like help hearing the call, or ask whether you can sign up online.
2. Call the provider's number from its official website, or fill in its sign-up form.
3. Answer the eligibility questions. Expect to give your name, home address, date of birth and phone number. Some providers also ask for your Social Security number, for FCC registration.
4. Read and sign the **self-certification** form (Chapter 5). Take your time and ask about anything unclear.
5. Choose delivery or an in-home setup visit, if offered. Write down the date and the name of the company.

On setup day

1. Have your Wi-Fi name and password ready, if the phone will use Wi-Fi.
2. Choose a spot near a power outlet and, ideally, near the router.
3. Connect the phone line (if used), the power cord and the network cable or Wi-Fi.
4. Let the phone finish starting up and connecting. It may download an update.
5. Make a **test call** to a family member's cell phone. Ask them to read a few sentences, including a phone number, and check the captions match.
6. Adjust the **volume**, **text size** and **ringer** until they're comfortable.
7. Ask the installer how to reach customer support, and write it on the cheat-sheet in Chapter 28.

FROM BILL

A note on visitors

Only let someone in to install a captioned phone if **you** arranged the visit with a provider you contacted yourself. If someone shows up unannounced, don't let them in; call the provider's official number to check.

WHAT THIS DOES FOR YOU

What this does for you

A careful test call on day one tells you the phone works before you need it for something important.

CHAPTER 9

Everyday Use: Making and Answering Calls

Once it's set up, a captioned phone is used almost exactly like a regular phone. The differences are small and easy to learn.

Answering a call

1. When the phone rings, pick up the handset (or press the speaker button) as usual.
2. Say hello and listen. The words will start appearing on the screen.
3. If captions don't appear, look for a **Captions** button and make sure it's turned on.
4. When you're done, hang up the handset normally.

Making a call

1. Pick up the handset and dial the number, or choose a name from the phone's contacts or call history.
2. Check that captions are on (most phones show the setting on screen).
3. Talk normally. Read the screen whenever you miss something.

Little things that make it easier

- **Text size and colors.** Most captioned phones let you make the words bigger or change the background. Look in the phone's settings menu.
- **Scrolling back.** During a call you can usually scroll up to reread what was said.
- **Saved captions.** Many models can keep the text of past calls so you can check an appointment time later. If you'd rather not keep them, look for an option to erase them.
- **Tell callers.** Saying "I use a captioned phone, so there may be a small delay" helps people slow down and wait for you.
- **Automated menus.** Captions work on recorded messages and "press 1" menus too, which is often where they help most.

TIP

Write down what matters while you read it

Keep a notepad and pen by the phone. When the captions show an appointment time, a phone number or a name, write it down right then and read it back to the caller.

WHAT THIS DOES FOR YOU

What this does for you

Calls from the doctor's office, the pharmacy and the grandkids become something you can handle on your own again, without asking someone else to listen in.

CHAPTER 10

Keeping Your Number and Phone Service

A common worry is "Will I lose my phone number?" Usually, no. A captioned home phone normally plugs into the phone service you already have, so your number stays the same.

The usual setups

Your phone service	What usually happens
Traditional landline from the phone company	The captioned phone plugs into the wall jack like any phone and uses the internet for captions.
Home phone from your cable or internet company	The captioned phone plugs into the phone port on the modem or a phone jack, plus internet for captions.
No home phone at all	Ask the provider about models that work over the internet alone, or a captioning app on your cell phone (Chapter 12).

GOOD TO KNOW

Before you cancel a landline

If you're thinking about dropping a landline to save money, ask the captioned phone provider first which setups they support. Then ask how 911 works with that setup (Chapter 23). The Home Phone Service guide explains the choices in detail.

Two phones in the house

It's fine to keep a regular cordless phone on the same number in another room. When it rings, you can answer at the captioned phone to get captions. Family members without hearing loss can use the regular phone, so the captions are only used by the registered person.

WHAT THIS DOES FOR YOU

What this does for you

You keep the number your friends and doctors already have, and nobody needs to update their address book.

CHAPTER 11

Troubleshooting a Captioned Phone

When something goes wrong, it's almost always one of a handful of simple causes. Work down this list in order.

No captions at all

1. Check that the **Captions** setting is on.
2. Look at the screen for a message about the internet or network.
3. Check that the phone is plugged in and the network cable is snug at both ends, or that Wi-Fi is connected.
4. See whether other devices in the house can reach the internet. If not, restart your modem and router: unplug them, wait 30 seconds, plug the modem back in, wait two minutes, then plug in the router.
5. Restart the captioned phone by unplugging its power for 30 seconds.
6. Still nothing? Call the provider's customer support from another phone.

Captions are slow, jumpy or wrong

- Weak Wi-Fi is the most common cause. Try a network cable, or move the router or phone closer.
- Ask the caller to move somewhere quieter, or to stop using speakerphone.
- Names and unusual words are hard for any captioning. Ask the caller to spell anything important.

No dial tone

If there's no dial tone at all, the problem is usually the phone line or service, not the captions. Plug a regular phone into the same jack. If that phone has no dial tone either, call your phone company.

> **TIP**
>
> **Keep the support number handy**
>
> Write the provider's support number on the cheat-sheet in Chapter 28 and stick a copy near the phone. You'll be glad you did on the day the captions stop.

SCAM ALERT

Search results can lie

If you search online for a provider's support number, the top results may be ads from companies pretending to be support. Use the number in the paperwork that came with the phone, on a sticker on the phone, or on the provider's own website. Real support will never ask you to pay with gift cards.

PART 3

Captions on Your Cell Phone

Captioning apps, iPhone Live Captions, FaceTime and RTT, Android Live Caption, and captioning a conversation in the room.

CHAPTER 12

Captioning Apps for Smartphones

If the person you're helping uses a cell phone more than a home phone, a **captioning app** may be the best choice. These apps work like the captioned home phones in Chapter 4: calls go through a captioning service, and the words appear on your phone's screen. They're paid for by the same federal fund and have the same eligibility rules (Chapter 5).

The main apps

App	Phones	What the maker says
InnoCaption	iPhone and Android	Free for people in the U.S. with hearing loss; no limit on calls or call length; mix of speech recognition and live stenographers
Hamilton Mobile CapTel	iPhone and Android	Needs a free Hamilton CapTel account; captions incoming and outgoing calls and voicemail; syncs with your contacts
CaptionCall Mobile	iPhone and Android	Eligible users can have both the CaptionCall home phone and the app
ClearCaptions	iPhone and Android	Offers a mobile app alongside its home phone

Getting started with an app

1. On iPhone, open the **App Store**; on Android, open the **Play Store**. Search for the app by its exact name and check that the maker's name matches.
2. Install the app and open it.
3. Follow the registration steps. You'll be asked for personal details and to self-certify your hearing loss. Some apps ask for a Social Security number for FCC registration.
4. Allow the app to use the **microphone**, **contacts** and **notifications** when asked.
5. Make a test call to a family member.

Which number do people call?

This is the part that confuses people most. Captioning apps handle numbers in different ways:

- Some give you a **separate number** for captioned calls. Hamilton calls this a "Call Me" number. Calls to that number are captioned; calls to your regular cell number are not.

- Some let you **forward** calls from your regular number so you keep the number everyone already knows. InnoCaption says you can keep your existing number through call forwarding.
- Outgoing calls placed **from inside the app** are captioned.

TIP

Data and Wi-Fi

Captioning apps need an internet connection: Wi-Fi at home, or your cell data plan when you're out. Hamilton notes a data plan is required away from Wi-Fi. If you have a small data plan, ask a family member to check how much the app uses after a week.

WHAT THIS DOES FOR YOU

What this does for you

Captions go wherever your phone goes: the car, a waiting room, a visit to family. You aren't tied to the kitchen phone to catch an important call.

CHAPTER 13

iPhone Live Captions

Every recent iPhone has **Live Captions** built in. It turns spoken audio into text right on the phone: videos, podcasts, FaceTime, and phone calls. No account or sign-up is needed, and the captioning happens on your iPhone.

What you need

- An **iPhone 11 or later**.
- The phone's main language set to **English (U.S.)** or **English (Canada)**.

Turn on Live Captions

1. Open **Settings**.
2. Tap **Accessibility**.
3. Scroll to the **Hearing** section and tap **Live Captions**.
4. Turn on **Live Captions**.
5. A small captions window appears on the screen. When audio plays, its words appear there.

Using the captions window

- Drag the window to move it out of your way.
- Tap it to see controls: you can make it full screen, pause, or minimize it.
- To change the text size and colors, go to **Settings** > **Accessibility** > **Live Captions** > **Appearance**.

Captions on phone calls

With Live Captions on, the captions window can show what the other person says during a call. In the Live Captions settings there's an **In-App Live Captions** section, where you can choose apps such as FaceTime and RTT to show captions inside the call screen.

Keep the words after the call

Under **Keep Call Captions**, you can choose **1 Minute** or **1 Hour**. With 1 Hour, you can copy the words or take a screenshot after the call. Apple notes that when you choose 1 Hour, everyone on the call hears a short announcement that the call is being transcribed.

TIP

Turn it on and off quickly

If you only want captions sometimes, set Live Captions as your **Accessibility Shortcut**: go to **Settings** > **Accessibility** > **Accessibility Shortcut** and choose **Live Captions**. Then a triple-click of the side button (or the Home button on older iPhones) turns it on or off.

HEADS UP

Not a substitute for a captioning service

Apple says Live Captions accuracy may vary and shouldn't be relied on in high-risk or emergency situations. For important calls every day, a captioned phone or captioning app (Chapters 4 and 12) is usually more dependable.

WHAT THIS DOES FOR YOU

What this does for you

It's free, already on your phone, and private: the words are made on the iPhone itself. That makes it perfect for videos the family sends, voicemails, and quick calls.

CHAPTER 14

FaceTime Captions and RTT on iPhone

Two more iPhone features help with calls: captions inside FaceTime video calls, and **RTT**, which lets you type during a phone call.

Captions in a FaceTime call

1. Start or answer a FaceTime call.
2. Tap the screen to show the call controls.
3. Tap the **More** button (it may look like three dots), then tap **Live Captions**. On some versions you tap the **Info** button at the top of the controls and turn on **Live Captions**.
4. A captions window appears near the top of the screen, showing what's said and who's speaking.
5. To turn captions off, tap the screen and use the same menu.

Live Captions in FaceTime needs an iPhone 11 or later with English (U.S.) or English (Canada) as the main language. If Apple Intelligence is turned on, newer versions can also show live translated captions in FaceTime.

RTT: typing during a call

RTT (real-time text) sends each letter as you type it, during a regular phone call. It's useful if you'd rather type than talk, or if the other person is also using RTT or a TTY. It's built into the iPhone, with no extra equipment.

1. Go to **Settings** > **Accessibility** > **RTT/TTY** (on some iPhones it's labeled **TTY**).
2. Turn on **Software RTT/TTY**.
3. When you make a call from the Phone app, choose the RTT option, or tap the RTT button during a call.

- RTT and TTY aren't supported by every carrier. If the option doesn't appear, ask your carrier.
- Standard voice call rates apply.
- Apple doesn't guarantee that an emergency operator will be able to receive an RTT or TTY call, so speak if you can when calling 911.

WHAT THIS DOES FOR YOU

What this does for you

FaceTime captions turn video calls with the grandkids from guessing games into real conversations. RTT gives you a way to type a reply when speaking or hearing is hard.

CHAPTER 15

Android Live Caption for Calls

Android phones have **Live Caption**, which captions videos, podcasts and, on Pixel and selected other phones, phone calls. Like the iPhone feature, it works on the phone itself.

Turn on Live Caption the quick way

1. Press a **volume button** on the side of the phone. The volume controls appear.
2. Tap the **Live Caption** icon (a small box with lines in it) below the volume slider.
3. Tap it again to turn captions off.

Turn on captions for phone calls

1. Open **Settings**.
2. Tap **Accessibility**, then **Live Caption**. (On some phones it's under **Sound & vibration**.)
3. Tap **Caption calls**.
4. Choose **Always** to caption every call, or **Ask every time** to decide call by call.

On a Samsung Galaxy

On Samsung phones, look in **Settings** > **Accessibility** > **Hearing enhancements** > **Live Caption**, and turn on **Use Live Caption**. **Caption preference** in the same place changes the text size and style.

Good to know

- Google says Live Caption isn't meant for calls with more than one other person.
- Captioning calls uses more battery, and Live Caption turns off automatically in **Battery Saver** mode.
- On Pixel 6 and newer, you can type a reply during a captioned call and have it spoken aloud to the caller.
- If you don't see the icon in the volume controls, look in the Live Caption settings for the option to show it.

WHAT THIS DOES FOR YOU

What this does for you

A missed word on a call from the pharmacy shows up on your screen without any sign-up or extra app. Turning on **Always** means you don't have to remember to do anything when the phone rings.

CHAPTER 16

Captioning a Conversation in the Room

Captions aren't only for calls. Your phone can also caption the people talking *around* you: a family dinner, a doctor explaining a new medicine, a busy counter at the pharmacy.

On Android: Live Transcribe

Google's free **Live Transcribe & Sound Notifications** app shows a running transcript of what people nearby are saying. It comes on many Android phones; if not, get it from the Play Store.

1. Open the **Live Transcribe** app (on Samsung, you can add a shortcut in **Settings** > **Accessibility** > **Hearing enhancements** > **Live Transcribe**).
2. Set the phone on the table with the screen facing you.
3. As people speak, their words scroll on the screen.
4. Tap the screen to type a reply if you'd like to show someone what you want to say.

You can download languages so Live Transcribe works **offline**, which helps in places with poor reception and saves your data plan. Google says offline transcription is turned on automatically for downloaded languages.

On iPhone: Live Captions and Live Listen

On an iPhone, turning on Live Captions (Chapter 13) and tapping the microphone button in the captions window lets it caption the conversation in the room. If you wear AirPods or Made for iPhone hearing aids, **Live Listen** turns the iPhone into a remote microphone you can place near the speaker, and with iOS 26 or later you can see Live Captions of a Live Listen session, including on a paired Apple Watch.

> **TIP**
>
> **Phone placement matters**
>
> Put the phone close to the person talking, not in your pocket. In noisy places, ask the speaker to hold the phone or set it in front of them.

HEADS UP

Ask before you transcribe

It's courteous to tell people you're using captions. Most are glad to help, and some will speak more clearly once they know. At a doctor's office, it's also fine to ask for printed instructions.

WHAT THIS DOES FOR YOU

What this does for you

You can join the conversation at a family gathering instead of smiling and nodding, and walk out of an appointment knowing exactly what the doctor said.

PART 4

Captions on Computers and Video Calls

Windows 11 Live captions, Mac Live Captions, and captions in Zoom, Microsoft Teams and Google Meet.

CHAPTER 17

Windows 11 Live Captions

Windows 11 has **Live captions** built in. It captions any sound playing on the computer: a YouTube video, a Zoom call, a church service streamed online, even a recorded voicemail. The captions are made on your computer.

Turn it on

There are three ways. Use whichever you'll remember:

1. **The keyboard shortcut:** hold the **Windows logo key** and **Ctrl**, then press **L**. Press the same keys again to turn captions off.
2. **The Start menu:** click **Start**, open **All** apps, then **Accessibility** > **Live captions**.
3. **Settings:** click **Start** > **Settings** > **Accessibility** > **Captions**, and turn on **Live captions**.

The first time, Windows asks you to agree to process voice data on your computer and may download speech files. Click to allow it, then wait a moment.

Where the captions appear

Captions show in a box at the top of the screen by default. Click the **gear** (Settings) button on the captions box to move it to the bottom, make it float, or change the caption style to bigger or higher-contrast text.

Captioning people in the room

Live captions can also caption your **microphone**, so it shows what people near the computer are saying. This is off at first. To turn it on, click the gear button on the captions box, choose **Preferences**, and turn on **Include microphone audio**.

Good to know

- Live captions needs **Windows 11, version 22H2 or later**. Most Windows 11 computers that get updates have it.
- Translating captions from other languages into English is only available on **Copilot+ PCs** with Windows 11, version 24H2 or later.
- Windows 10 does not have Live captions. If your computer runs Windows 10, the Windows 10 Options guide explains your choices.

WHAT THIS DOES FOR YOU

What this does for you

Every video and call on your computer gets captions, whether or not the website offers its own. It's free and private, and one shortcut turns it on.

CHAPTER 18

Mac Live Captions

Macs have **Live Captions** too. It captions audio playing on the Mac, and can caption your own microphone for conversations in the room.

What you need

- A Mac with **Apple silicon** (an M1 chip or newer). Older Macs with Intel chips don't have Live Captions. To check, click the **Apple menu** > **About This Mac** and look next to "Chip."
- Live Captions isn't available in all languages, countries or regions.

Turn on Live Captions

1. Click the **Apple menu** in the top-left corner, then **System Settings**.
2. Click **Accessibility** in the sidebar.
3. Click **Live Captions** on the right. You may need to scroll down.
4. Turn on **Live Captions**.
5. A captions window appears. Drag it wherever you'd like.

For quick on-and-off, press **Option-Command-F5** to open the Accessibility Shortcuts panel and choose Live Captions there.

HEADS UP

Accuracy

As on iPhone, Apple says Mac Live Captions may vary in accuracy and shouldn't be relied on in high-risk or emergency situations.

WHAT THIS DOES FOR YOU

What this does for you

Video calls, online classes and streamed services on the Mac become something you can follow along with, without asking anyone to turn the volume up.

CHAPTER 19

Captions in Zoom, Teams and Google Meet

Most video-calling apps can caption the conversation themselves. These captions show only on *your* screen, so turning them on doesn't bother anyone else on the call.

Zoom

Zoom's automatic captions are available on free accounts as well as paid ones. In a meeting:

1. Move the mouse or tap the screen to show the meeting controls.
2. Click **Captions** (or **Show Captions**). If you don't see it, click **More** and look there.
3. Choose the language being spoken if asked.

If the Captions button is missing, the meeting host may need to allow captions in their Zoom account settings. It's fine to ask them.

Microsoft Teams

1. In the meeting, click **More** (the three dots) in the meeting controls.
2. Choose **Language and speech**, then **Show live captions**.
3. To turn them off, use the same menu and choose **Hide live captions**.

In Teams, captions appear near the bottom of the screen and only you see them. Microsoft notes that Teams doesn't save captions; a transcript is a separate feature the organizer turns on.

Google Meet

1. Join the meeting.
2. On a computer, click the **captions** button in the bar at the bottom of the screen (it looks like a small box with "CC").
3. On a phone or tablet, tap **More** (three dots), then **Turn on captions**.
4. To change the caption font, size and colors, go to **More** > **Settings** > **Captions**.

Captions in Meet show only on your screen and aren't saved in recordings.

FaceTime

FaceTime captions are covered in Chapter 14.

TIP

Belt and suspenders

If an app's own captions aren't available, the computer's built-in captions (Chapters 17 and 18) or your phone's Live Captions can usually caption the call instead.

WHAT THIS DOES FOR YOU

What this does for you

A telehealth visit, a family video call or a church meeting online becomes something you can follow word for word.

PART 5

Relay Services & Choosing Your Setup

711 and Ohio Relay, and how to put the pieces together for the way you actually use the phone.

CHAPTER 20

Ohio Relay and 711

Long before smartphones, people with hearing or speech loss used **relay services**: a trained operator in the middle of the call who helps the two sides understand each other. Relay is still here, it's still free to use, and it works from almost any phone.

Dial 711

In the United States, dialing **711** connects you to your state's relay service. The 711 number is toll-free and works anytime. You then give the operator the number you want to reach.

Ohio Relay

In Ohio, relay services are provided by **Ohio Relay**. Hamilton Relay became Ohio's provider, including its captioned telephone service, on **July 1, 2025**. Ohio Relay offers several kinds of relay, including:

- **TTY**, for people who type on a text telephone.
- **Voice Carry-Over (VCO)**, for people who can speak but need to read the other person's words.
- **Speech-to-Speech**, where a trained operator helps when the caller's speech is hard for others to understand.
- **Captioned Telephone (CapTel)**, for people with some hearing loss who find phone speech hard to follow.

Direct numbers for Ohio Relay

Service	Number
Any relay call	**711**
TTY / voice	1-800-750-0750
Voice Carry-Over (VCO)	1-877-644-6826
Speech-to-Speech	1-877-750-9097

TIP

Calling someone who uses relay

If a relay operator calls *you* and says "This is a relay call," it's a real service. Speak directly to the person you're calling ("Hi Mom"), not to the operator, and say "Go ahead" when you've finished talking so they know it's their turn.

HEADS UP

Relay is not a way to get money

A relay operator only passes along what the caller says. The call is only as trustworthy as the person on the other end. Never give card numbers or send money because of a call, relay or not, that you didn't expect.

WHAT THIS DOES FOR YOU

What this does for you

Even without a special phone or app, you can always get help with a call by dialing three digits.

CHAPTER 21

Choosing the Right Setup for You

There's no single right answer. The best setup depends on which phone you reach for, what kind of calls matter most, and how comfortable you are with screens. Here are some common situations and what usually works.

If this sounds like you…	Consider
"I use the kitchen phone every day and miss words."	A captioned home phone (Chapter 4).
"I mostly use my cell phone."	A captioning app (Chapter 12), plus Live Captions or Live Caption for videos (Chapters 13 and 15).
"I only struggle now and then."	Your phone's built-in captions (Chapters 13 and 15) may be all you need.
"Video calls with family are the hard part."	FaceTime, Zoom, Teams or Meet captions (Chapters 14 and 19).
"Doctor visits and dinners are the hard part."	Live Transcribe or Live Captions for the room (Chapter 16).
"I can't use a screen comfortably."	Talk with an audiologist about amplified phones and hearing-aid streaming; dial 711 for relay help (Chapter 20).

Questions to ask yourself

1. Which calls do I dread the most? (Those are where captions should go first.)
2. Do I have home internet? (Most captioned home phones need it.)
3. How big does the text need to be for me to read it comfortably?
4. Is there someone nearby who can help me set things up and test them?

TIP

Use more than one

Plenty of people use a captioned home phone for important calls, Live Captions on their iPhone for family videos, and the computer's captions for church online. They work fine side by side.

WHAT THIS DOES FOR YOU

What this does for you

Picking the right tool for each situation means you aren't stuck with something that only half fits, and you don't spend money you don't need to.

PART 6

Privacy, 911 & Scams

Who sees your captions, how captions behave in an emergency, and the sales pitches and scams that follow anything "free."

CHAPTER 22

Privacy: Who Sees Your Captions

It's natural to wonder who else is "on" a captioned call. The answer depends on which kind of captions you're using.

Built-in captions

iPhone Live Captions, Android Live Caption, Windows Live captions and Mac Live Captions make the captions on your own device. They don't go to a captioning center, and no person reads them.

Captioning services

With a captioned home phone or captioning app, the other person's words go to a captioning center. When you register, you acknowledge that a live person may produce the captions. Each provider explains in its privacy policy how call content and captions are handled and kept. If that matters to you, ask the provider before you sign up.

Saved captions on your device

- Captioned phones and apps often keep the words of past calls. Check the settings for how to delete them.
- iPhone's **Keep Call Captions** setting (Chapter 13) controls how long call captions stay.
- Treat a saved transcript like a written note: don't leave bank details or passwords sitting on a shared screen.

WHAT THIS DOES FOR YOU

What this does for you

Knowing who sees what lets you choose the right tool for a private call, and use captions with confidence the rest of the time.

CHAPTER 23

911 and Emergencies

Captions are a wonderful everyday help, but in an emergency you want the simplest, most dependable way to reach help. Here's what to know ahead of time.

What the makers say

- Apple says Live Captions shouldn't be relied on in high-risk or emergency situations.
- Hamilton says its CapTel apps can be used to call 911 but may not function the same as traditional 911 service.
- Apple doesn't guarantee that an emergency operator can receive an RTT or TTY call.

A simple emergency plan

1. Know which phone in the house works during a power or internet outage. Write it on the cheat-sheet in Chapter 28.
2. Keep a cell phone charged, near the bed at night.
3. If you call 911 and can speak, **say your address first**, clearly, then what's wrong.
4. If you can't hear the dispatcher, say so, and keep talking: "I can't hear you. I'm at 123 Main Street. I need an ambulance."
5. Many areas accept **text to 911**. Check with your county before you need it, and use a call when you can.

STAY SAFE

Medical alert devices

If you live alone, a medical alert button may be a better emergency tool than any phone. The Medical Alert & Fall Detection guide explains the options.

WHAT THIS DOES FOR YOU

What this does for you

A plan made on a calm day means you won't be fumbling with settings when every second counts.

CHAPTER 24

Scams and Pushy Sales Around Captioned Phones

Anything offered "at no cost" attracts both honest outreach and people who cut corners. Here's how to tell them apart.

Red flags

- Someone calls, texts or knocks **uninvited** and offers a "free phone," then asks for your Social Security number right away.
- They tell you to sign the certification even though you **don't** have trouble hearing on the phone, or tell you "everybody qualifies." The certification is signed under penalty of perjury; only sign it if it's true.
- Anyone asks you to **pay** a fee for the captioning service itself, or to pay with gift cards, a wire transfer or cryptocurrency.
- A caller says your captioned phone account will be "shut off" unless you confirm your bank details.
- A "support" number you found through a search ad asks to connect to your computer or phone.

SCAM ALERT

The safe way to handle any offer

Hang up or close the door. Then look up the provider's number yourself, on its official website or in the paperwork that came with your phone, and call them directly. A real provider will be glad you checked.

Honest outreach looks like this

- Your audiologist or hearing aid office gives you a brochure and lets *you* decide whether to call.
- The provider explains the self-certification, lets you read it, and answers questions without pressure.
- You're told how to return the phone if it isn't right for you.

If you think you've been scammed

1. Don't send any more money or information.
2. If you gave a card or bank number, call your bank using the number on your card.
3. If you gave out your Social Security number, consider a credit freeze. The Credit Freezes & Identity Theft guide walks you through it.
4. Report the scam at **ReportFraud.ftc.gov**.
5. Tell a family member. There's nothing to be embarrassed about; these people are professionals at fooling folks.

WHAT THIS DOES FOR YOU

What this does for you

You get the help you're entitled to, and keep your personal information safe from people who see a "free" program as an opening.

PART 7

Helping Someone You Love

How to bring up captions kindly, set them up together, and be easier to understand on the phone.

CHAPTER 25

Helping a Parent Who Can't Hear the Phone

Often it's a son, daughter or friend who notices first: calls that go unanswered, conversations that trail off, a missed appointment. Hearing loss can be a sensitive subject. Here's a gentle way to help.

Bringing it up

- Talk about the **phone**, not their hearing: "Phones sound terrible these days. Have you seen the ones that show the words?"
- Show, don't tell. Turn on Live Captions on your own phone and play a family video together.
- Make it about staying in touch: "I'd love to be able to call you more without you having to strain."
- Let them decide. It's their phone and their choice.

Setting it up together

1. Pick the right tool together using Chapter 21.
2. If it's a captioned home phone, make the sign-up call together, with them on speaker. They need to answer the eligibility questions and sign the certification themselves.
3. Be there for the setup visit if you can, or join by phone.
4. Make the first test call yourself, from your own phone, and read a few sentences with numbers in them.
5. Make the text big enough. Most people choose a size bigger than they first think.
6. Write the support number and your own number on the cheat-sheet in Chapter 28 and leave it by the phone.

STAY SAFE

They sign, not you

The self-certification for a captioned phone is a personal statement, signed under penalty of perjury. The person with hearing loss must make it. If they can't understand or sign it, talk to the provider about what's allowed.

Checking in afterward

- A week later, ask: "Are the captions keeping up? Is the text big enough?"
- Call at different times, including from a noisy place, to see how it does.
- Watch for the phone being unplugged or the captions switched off. Both are common, and easy to fix.

WHAT THIS DOES FOR YOU

What this does for you

Your parent gets back some independence on the phone, and you get the peace of mind of knowing your calls actually get through.

TIP

From far away

If you live out of town, the Helping a Parent from Afar guide explains how to see their screen and help remotely.

CHAPTER 26

Talking With Someone Who Uses Captions

If you're calling someone who uses captions, a few small habits make a big difference. Share this chapter with family and friends.

Do

- **Speak naturally**, at a steady, slightly slower pace. Shouting doesn't help captions.
- **Pause** after important details so the captions can catch up.
- **Say numbers in small groups**: "three three zero... two hundred... eighty forty-two."
- **Spell names** and unusual words.
- Call from a **quiet place**, holding the phone close to your mouth.
- Leave voicemails with the key detail **twice**: "Your appointment is Tuesday at 2. Tuesday at 2."

Don't

- Don't talk over each other or have several people speak at once on speakerphone.
- Don't call from a car with the windows down or a busy restaurant if you can help it.
- Don't take a pause as rudeness. They may be reading.

On video calls

- Keep your face in good light and in view, so they can read your lips as well as the captions.
- Turn off background music or TV.
- Wait until they've finished reading before you start the next thought.

WHAT THIS DOES FOR YOU

What this does for you

Calls get shorter, easier and warmer for both of you. Most people find the conversation flows better as soon as the caller adjusts a little.

PART 8

When to Call Bill & Your Cheat-Sheet

An honest word about when a hand is worth it, and a one-page summary to keep by the phone.

CHAPTER 27

When to Call Bill

Most of what's in this guide you can do yourself, at your own pace. But part of being helpful is being honest about when a hand saves you time or worry. Here's my straight advice, with no pressure.

Times it's well worth a call

- **Getting a captioned home phone connected**: finding a good spot near the router, running a network cable, joining Wi-Fi, and making real test calls with you.
- **Captions that keep dropping**: often weak Wi-Fi or an old router, which I can track down.
- **Setting up captions on every device**: iPhone, Android, computer and video-calling apps, all tuned to the text size you like, with a shortcut you'll remember.
- **Choosing between options**, when you'd like an honest opinion about what will actually fit how you use the phone.
- **After a suspicious call or visit** about a "free phone," to check what was shared and help you lock things down.
- **You'd simply rather have a patient person handle it**. That's always a good enough reason.

What I don't do

I'm a technology helper, not a hearing professional. I don't test hearing or fit hearing aids; that's for your audiologist or hearing aid specialist. And the captioned phone provider's own team handles your registration and eligibility. I'm happy to sit with you while you make that call.

What working with me is like

I work at your pace, explain what I'm doing in plain words, and never talk down to anyone. If the phone is hard for you, a family member can call to book, or you can book online. I've been doing this kind of work for more than 30 years, and I serve Portage County, Ohio, in person, and folks farther away by remote help.

FROM BILL

How to reach me

Call **(330) 200-8042** or book a time at **billshometech.com/book**. My help is **$49 remote · $99 in your home**. This guide is yours to keep for free; if you'd like a hand, I'm only a phone call away.

GOOD TO KNOW

You may meet Sophie first

When you call or visit billshometech.com, you might be greeted by **Sophie**, my AI receptionist. She can answer quick questions and help you book a time. The actual help always comes from me.

Thank you for taking the time to make the phone work for you again. Take it one step at a time, and don't be shy about asking people to slow down. You deserve to hear every word.

— Bill

CHAPTER 28

Your Captions Cheat-Sheet

Keep a copy by the phone and one in your wallet or purse. The whole guide, boiled down.

Turning captions on

Where	How
iPhone	**Settings** > **Accessibility** > **Live Captions** (iPhone 11 or later).
FaceTime	Tap the screen > **More** > **Live Captions**.
Android	Volume button > **Live Caption** icon. For calls: **Settings** > **Accessibility** > **Live Caption** > **Caption calls**.
Samsung Galaxy	**Settings** > **Accessibility** > **Hearing enhancements** > **Live Caption**.
Conversation in the room	Android: **Live Transcribe** app. iPhone: Live Captions microphone button.
Windows 11	**Windows key + Ctrl + L**.
Mac (Apple silicon)	**System Settings** > **Accessibility** > **Live Captions**.
Zoom	**Captions** (or **More** > **Captions**).
Teams	**More** > **Language and speech** > **Show live captions**.
Google Meet	**CC** button, or **More** > **Turn on captions**.
Relay from any phone	Dial **711**.

Write it down once

Keep handy	
My captioned phone provider	_____
Provider support number (from my paperwork)	_____
My captioned-call number (if separate)	_____
Wi-Fi name & password	_____
Phone that works in a power outage	_____
Family helper & phone	_____
Audiologist & phone	_____

When the captions stop, in order

1. Check that **Captions** is turned on.
2. Check the phone's **power** and **network cable** or Wi-Fi.
3. Restart the **modem and router**, then the captioned phone.
4. Call the provider's support number **from your paperwork**, not from a search ad.
5. Still stuck: call Bill at **(330) 200-8042**.

The golden rules

- Captioned phone service is federally funded and comes at no cost to eligible users. Never pay with gift cards for it.
- Only the registered person with hearing loss uses the captions.
- Only sign the certification if it's true for you.
- For important details, read them back to the caller.
- In an emergency, say your address first.