Cover crops are increasingly being used as a conservation and crop production practice that reduces nutrient leaching, soil loss, and runoff, while also improving soil health. Much like the experience with no-till in the early 1990s, we see farmers experimenting and learning how best to use this practice. As farmers become more familiar with cover crops, they are seeing production benefits, such as weed suppression and improved water infiltration, in addition to conservation benefits. Currently the practice is used on a limited amount of acres, with estimates showing 600,000+ acres statewide. State and federal governments (IDALS and NRCS, respectively) support incentives for cover crop on about 300,000 acres in Iowa annually. This is a marked growth from the 9,000 acres supported in 2009. To meet water quality and soil health goals, the acres protected by cover crops must continue to increase.

How will a crop insurance incentive help encourage more cover crops?

Nearly every farm operation in Iowa uses crop insurance. This is a streamlined and cost-effective way to encourage cover crops by engaging producers and landowners within an existing process. It provides an additional mechanism beyond traditional state and federal cost share programs.

Program description

- **$5/acre of verified cover crops available.** No limit on acres per individual. Cannot exceed total available funding.
- If sign-ups exceed available funding, applications will be accepted on a first come, first serve basis.
- Unlike other state/federal programs, there is no cap on the acres that can be applied for or amount of state premium incentive that can be received, up to amount under contract with RMA.
- **Sign-up could happen after cover crops are seeded.** Signing up after cover crop seeding would help prevent changes to the application in case fields seeded were to change.
- Only fields not part of another cost share program (NRCS/IDALS) are eligible.

Application form was designed to take critical information to facilitate verification and processing of payment to eligible applicants through RMA and AIPs. Information needed to complete the application process can be found on the FSA Report of Commodities Form (FSA-578).

Sign-up and payment process

Through an agreement with RMA, IDALS will take applications from cover crop users in the fall of 2021 through an online sign-up form located at:

www.cleanwateriowa.org/cropinsurancediscount
**Steps in the Process**

1. **Farmers/landowners** enroll in program at cleanwateriowa.org/cropinsurancediscount

2. **IDALS** verifies eligibility of applications

3. **IDALS** notifies applicants after verification

4. **IDALS** sends eligible list of applications to RMA

5. **RMA** works with **AIPs** to apply incentive to an eligible applicant’s crop insurance invoice

6. **Participants** receive crop insurance premium invoice with incentive applied

**Important cover crop resources to share with farmers**

- **Cover Crop Decision Tree**
- **Crop Insurance and NRCS Termination Guidelines**
- **Other Cover Crop Resources**
  - Clean Water Iowa
  - NRCS Conservation Practice Spotlight
  - Practical Farmers of Iowa
  - Iowa Learning Farms

**Questions?**
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