CROP INSURANCE DISCOUNT PROGRAM

Program description

- **Verified cover crops eligible for up to $5/acre** in additional crop insurance premium reduction through USDA Risk Management Agency (RMA). No limit on acres per individual. Cannot exceed total available funding.
- Applications will be accepted on a first come, first serve basis until available funding runs out.
- Unlike other state/federal programs, there is **no cap** on the acres that can be applied for or amount of state premium subsidy that can be received, up to amount under contract with RMA.
- **Sign-ups are eligible after cover crops have been seeded.** This may help prevent changes to the application if acres or fields seeded to cover crops were to change.
- Acres not part of another cost share program (NRCS/IDALS) are eligible.

Application is designed to take information to facilitate verification and processing of payment to eligible applicants through RMA and Approved Insurance Providers (AIP). Information needed to complete the application process can be found on the Farm Service Agency (FSA) Report of Commodities Form (FSA-578).

Steps to apply

1. Visit cleanwateriowa.org/cropinsurancediscount then click on “Sign Up”
2. Fill in contact information
3. Answer eligibility questions
4. Enter eligible cover-cropped field information
   - Farm #
   - Tract
   - CLU (common land unit)
   - Acres of cover crops (available on FSA-578, report of commodities form)
5. Submit

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
Program background
Planting cover crops is a re-emerging 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 a steep learning curve for individual farmers to adopt new practices. But as farmers become more familiar with the practice, there are production benefits in addition to conservation benefits, such as weed suppression and improved water infiltration.

WHY?
Why is crop insurance an important piece in public funding support for cover crop practices?

- Networks reach nearly every farm operation in Iowa.
- Engages producers and landowners, incentivizes cover crops for landowners.
- Works with crop insurance programs to encourage cover crop usage.
- Provides additional mechanism to encourage/keep farmers doing cover crops beyond traditional state/fed programs.
- Works within existing program and participation processes.
- Providing a subsidy discount for cover crop users through existing invoicing/structure could address the streamlined, cost-effective measures farmers, landowners and agencies are looking for.

Tips and tricks
As farmer customers have questions about cover crops and how to best manage them for their farm refer to the following resources.

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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