



News Release

RMA Announces Changes to Whole Farm Revenue Protection and Micro Farm Policies

WASHINGTON, August 31, 2023 – The U.S. Department of Agriculture (USDA) today announced that it is improving crop insurance options for small and diversified farmers through improvements to the Whole-Farm Revenue Protection (WFRP) and Micro Farm insurance plans. These updates are part of USDA's Risk Management Agency (RMA) efforts to increase participation and access to crop insurance.

"The improvements to Whole Farm Revenue Protection and Micro Farm policies are a direct response from feedback we've received from producers" said RMA Administrator Marcia Bunger. "These are two of the most comprehensive risk management plans available, and they are especially important to specialty crop, organic, urban, and direct-market producers."

Improvements to WFRP for the 2024 policy year include:

- Allowing all eligible producers to qualify for 80% and 85% coverage levels.
- Allowing producers to purchase catastrophic coverage level policies for individual crops with WFRP.
- Expanding yield history to a 10-year maximum (from 4 years) for all crops not covered by another federal crop insurance policy.
- Making the policy more affordable for single commodity producers.
- Allowing producers to customize their coverage by choosing whether WFRP will consider other federal crop insurance policies as primary insurance when calculating premium and revenue to count during claim time.

Improvements to Micro Farm for the 2024 policy year include:

- Moving the sales closing date to a less busy time of year to help agents dedicate time to marketing the program. This is important specifically for producers that are purchasing Micro Farm for the first time as it provides additional time for agents to assist growers with important risk management decisions.
- Allowing producers to purchase other Federal crop insurance with Micro Farm.
- Allowing vertically integrated entities to be eligible for Micro Farm.
- Making the Expanding Operations feature available with Micro Farm.

About WFRP and Micro Farm:

WFRP and Micro Farm policies provide a risk management safety net for all commodities grown on a farm under one policy. Both policy options were designed to meet the needs of specialty, organic (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets. The Micro Farm insurance plan is tailored for any farm with up to \$350,000 in approved revenue, and WFRP covers any farm with up to \$17 million in insured revenue. RMA introduced Micro Farm in 2021.

Currently, producers hold 1,784 WFRP policies covering \$2.17 billion in liabilities, and they hold 93 Micro Farm policies covering \$6.15 million in liabilities.

More Information

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent Locator](#). Learn more about crop insurance and the modern farm safety net at rma.usda.gov or by contacting your [RMA Regional Office](#).

USDA touches the lives of all Americans each day in so many positive ways. Under the Biden-Harris Administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit usda.gov.

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