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[**USDA Updates Crop Insurance to Respond to Producer Needs, Support Conservation and Climate Mitigation Efforts**](#)

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WASHINGTON, Dec. 1, 2021 – The U.S. Department of Agriculture (USDA) is making updates to crop insurance to respond to the needs of agricultural producers, including organic producers, as well as to support conservation of natural resources on agricultural land.

Specifically, USDA’s Risk Management Agency (RMA) is making permanent a new provision that allows producers to hay, graze or chop cover crops and still receive a full prevented planting payment. To accommodate the different farming practices across the country, RMA is also increasing flexibility related to the prevented planting “1 in 4” requirement, as well as aligning crop insurance definitions with USDA’s National Organic Program.

“We are responsive to the needs of producers, and we are updating several key policies to encourage the use of cover crops and other conservation practices,” RMA Administrator Marcia Bunger said. “We want to provide producers tools to help mitigate and adapt to climate change as well as ensure crop insurance works well for a wide variety of producers, including organic producers.”

Haying, Grazing, and Chopping of Cover Crops

In July, RMA announced producers can [hay, graze, or chop cover crops for silage, haylage, or baleage at any time](#) and still receive 100% of the prevented planting

payment. Previously, cover crops could only be hayed, grazed or chopped after Nov. 1. Otherwise, the prevented planting payment was reduced by 65% if producers took those actions on the cover crop.

RMA added this flexibility starting with the 2021 crop year as part of a broader effort to encourage producers to use cover crops, an important conservation and good farming practice. Cover crops are especially important on fields prevented from being planted because they cover ground that would otherwise be left bare, which helps reduce soil erosion, boost soil health and increase soil carbon sequestration.

This change builds on the advanced research and identified benefits cover crops have supporting healthy soils and cropland sustainability efforts. Studies also show that cover crops provide increased corn and soybean yields. While results vary by region and soil type, cover crops are proven to reduce erosion, improve water quality and increase the health and productivity of the soil while building resilience to climate change. Additionally, RMA provided a premium benefit to producers who planted cover crops through the [Pandemic Cover Crop Program](#) to help producers maintain cover crop systems amid the financially challenging pandemic.

“1 in 4” Requirement Flexibilities

For the 2020 crop year, RMA implemented a policy stating that for land to be eligible for prevented planting coverage, the acreage must meet the “1 in 4” requirement, which means the land must be planted, insured and harvested in at least one of the four most recent crop years. Now, RMA is adding flexibilities to recognize different farming practices and crops grown, as well as the availability of risk management options.

New flexibilities allowed in order to meet the “1 in 4” requirement include:

- The annual regrowth for an insured perennial crop, such as alfalfa, red clover, or mint, to be considered planted.
- Allow a crop covered by the Noninsured Crop Disaster Assistance Program (NAP) to meet the insurability requirement.

- If crop insurance or NAP coverage was not available, allow the producer to prove the acreage was planted and harvested using good farming practices in at least two consecutive years out of the four previous years to meet the insurability requirement.

Aligning Organic Terms

RMA is revising four organic definitions to be consistent with USDA's National Organic Program. Consistency across USDA programs is important to eliminate the potential for confusion between the various programs that USDA is committed to providing to the producers.

This change builds on other RMA efforts to expand and improve current options for organic producers. In Sept. 2021, RMA announced several [updates to Whole-Farm Revenue Protection \(WFRP\)](#), including increasing farm operation growth limits for organic producers to the higher of \$500,000 or 35% over the five-year average allowable income, and to allowing a producer to report acreage as certified organic, or as acreage in transition to organic, when the producer has requested an organic certification by the acreage reporting date. In addition, RMA announced it will be offering the new Micro Farm policy through WFRP that specifically targets coverage for small, diversified farmers, including organic growers.

Other Changes

RMA made other changes to Common Crop Insurance Policy Basic Provisions, Area Risk Protection Insurance Regulations, Coarse Grains Crop Insurance Provisions, and other insurance provisions, which published today:

- RMA is providing an option for producers to delay measurement of farm-stored production for 180-days through the Special Provisions, similar to flexibilities already available to grain crop producers.
- RMA added earlage and snaplage as an acceptable method of harvest for coarse grains. During the 2020 Derecho, many producers salvaged their damaged corn crop by harvesting as earlage or snaplage instead of grain or silage.

“By recognizing earlage and snaplage, we are providing confidence to producers that their crop is covered when a disaster changes their planned harvest method or if they choose to harvest in a manner other than reported on their acreage report,” Bunger said.

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.

USDA touches the lives of all Americans each day in so many positive ways. In 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 www.usda.gov.

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