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[USDA Announces Changes to Enhanced Coverage Option Insurance Program](#)

News Release |
Washington DC

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WASHINGTON, July 29, 2024 – The U.S. Department of Agriculture (USDA) announced changes to the Enhanced Coverage Option (ECO) beginning with the 2025 crop year. USDA’s Risk Management Agency (RMA) is expanding coverage options to additional crops as well as increasing premium support to make the policy more affordable for producers.

“The Risk Management Agency is continually responding to producer needs and adapting our insurance coverage options to give producers more choices when it comes to managing their risks,” said RMA Administrator Marcia Bungler. “This expansion is part of RMA’s larger effort to provide more options for specialty crop producers.”

ECO is currently approved for 36 crops and RMA is expanding coverage options to almonds, apples, blueberries, grapes, and walnuts for the 2025 crop year and to citrus crops where the Supplemental Coverage Option is currently available in California and Arizona for the 2026 crop year.

Additionally, RMA is increasing premium support for all crops covered by ECO to 65% to make the policy more affordable.

ECO provides additional area-based coverage for a portion of a producer's underlying crop insurance policy deductible. ECO can be purchased as an endorsement to Yield Protection, Revenue Protection, Revenue Protection with the Harvest Price Exclusion or Actual Production History. ECO offers producers a choice of 90 or 95% trigger levels. Trigger is the percentage of expected yield or revenue at which a loss becomes payable.

ECO coverage is unaffected by participation in USDA's Farm Service Agency's (FSA) Agriculture Risk Coverage program for the same crop, on the same acres. Producers may select ECO regardless of FSA farm program election.

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](#). Producers can learn more about crop insurance and the modern farm safety net at rma.usda.gov or by contacting their [RMA Regional Office](#).

RMA secures the future of agriculture by providing world class risk management tools to rural America through Federal crop insurance and risk management education programs. RMA provides policies for more than 130 crops and is constantly working to adjust and create new policies based on producer needs and feedback.

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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