

Cover Crop Premium Discount Program

Program Background

Crop insurance is an integral part of the farm safety net that provides protection for farmers after bad weather impacts their crops. Cover crops can help prevent erosion and improve water quality and soil health, among other benefits. The Indiana State Department of Agriculture (ISDA) and partners throughout the state have worked with the USDA Risk Management Agency (RMA) to establish a 3-year project in the Upper White watershed counties. Our focus for this program is to target first time cover crop users in an effort to expand the adoption of cover crops in Indiana.

EXPAND COVER CROP USE

Nearly all farms use crop insurance, and offering a premium discount will encourage landowners to adopt cover crop practices on their operations. This will provide an additional mechanism beyond traditional state and federal cost share programs.

PROGRAM DETAILS

\$5/ acre on verified acres; 500-acre cap per grower

Enrollment done on first come, first serve basis

Participants must be located in the following counties: **Henry, Delaware, Madison, Hamilton, Tipton, Randolph**

Only fields not enrolled in another cost share program are eligible.

SIGN-UP

Through an agreement with RMA, ISDA will take applications from cover crop users through **March 1st**, an online sign-up form located at: <https://www.in.gov/isda/divisions/soil-conservation/cover-crop-premium-discount-program/>

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).

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Steps in the Process

1 Enrollment

Farmers/Landowners enroll at <https://www.in.gov/isda/divisions/soil-conservation/cover-crop-premium-discount-program/>

2 Verification

ISDA verifies eligibility of landowners/farmers acres enrolled

3 Notification

ISDA will notify applicants after verification of their enrollment in the program

4 Data Transfer

ISDA will send RMA eligible list of applicants

5 Insurance Providers

RMA works with AIPs to apply incentive to an eligible applicants crop insurance invoice

6 Discount

Participants receive crop insurance premium invoice with discount applied

RESOURCES TO SHARE WITH FARMERS

[Crop Insurance and NRCS Termination Guidelines](#)

[Midwest Cover Crop Decision Tool](#)

[NRCS Conservation Practice Spotlight](#)

QUESTIONS?

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