

CROP INSURANCE DISCOUNT PROGRAM

**VERIFIED COVER CROPS
ELIGIBLE FOR UP TO
\$5/ACRE IN ADDITIONAL
CROP INSURANCE PREMIUM
REDUCTION THROUGH
USDA RISK MANAGEMENT
AGENCY (RMA).**



PROGRAM BACKGROUND

Cover crops are increasingly being used as a 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 farmers experimenting and learning how best to use this practice. As farmers become more familiar with cover crops, they are seeing production benefits, such as weed suppression and improved water infiltration, in addition to conservation benefits. Currently the practice is used on a limited amount of acres, with estimates showing 600,000+ acres statewide. State and federal governments (IDALS and NRCS, respectively) support incentives for cover crop on about 300,000 acres in Iowa annually. This is a marked growth from the 9,000 acres supported in 2009. To meet water quality and soil health goals, the acres protected by cover crops must continue to increase.

HOW WILL A CROP INSURANCE INCENTIVE HELP ENCOURAGE MORE COVER CROPS?

Nearly every farm operation in Iowa uses crop insurance. This is a streamlined and cost-effective way to encourage cover crops by engaging producers and landowners within an existing process. It provides an additional mechanism beyond traditional state and federal cost share programs.

ONLINE APPLICATION: cleanwateriowa.org/cropinsurancediscount



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PROCESS

STEP 1 Farmers and landowners **enroll** in the program at cleanwateriowa.org/cropinsurancediscount

STEP 2 IDALS **verifies** the eligibility of the applications

STEP 3 IDALS **sends list** of eligible applications to RMA

STEP 4 RMA **works with AIPs to apply incentive** to an eligible applicant's crop insurance invoice

STEP 5 Participants **receive crop insurance premium invoice** with incentive applied



IMPORTANT RESOURCES TO SHARE WITH FARMERS

Resources on how to best manage cover crops

[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](#)

