

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).

- No limit on acres per individual.
- Cannot exceed total available funding.
- Applications will be accepted on a first come, first serve basis until available funding runs out.
- Unlike other state and federal programs, there is no cap on the acres that can be applied for or amount of state premium subsidy that can be received, up to amount under contract with RMA.
- Sign-ups are eligible after cover crops have been seeded. This may help prevent changes to the application if acres or fields seeded to cover crops were to change.
- Acres not part of another cost share program (NRCS/IDALS) are eligible.

Application is designed to take information to facilitate verification and processing of payment to eligible applicants through RMA and Approved Insurance Providers (AIP). Information needed to complete the application process can be found on the Farm Service Agency (FSA) Report of Acreage Form (FSA-578).



SIGN UP ONLINE

- STEP 1** Start by visiting cleanwateriowa.org/cropinsurancediscount
- STEP 2** Click on “Account Access”
- STEP 3** Fill in contact information
- STEP 4** Answer eligibility questions
- STEP 5** Enter eligible cover-cropped field information
 - Farm #
 - Tract
 - CLU (common land unit)
 - Acres of cover crops (available on FSA-578, Report of Acreage form)
- STEP 6** Submit



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PROGRAM BACKGROUND

Planting cover crops is a re-emerging 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 a steep learning curve for individual farmers to adopt new practices. But as farmers become more familiar with the practice, there are production benefits in addition to conservation benefits, such as weed suppression and improved water infiltration.

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.



TIPS AND TRICKS

Resources on how to best manage cover crops for your farm

[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](#)

