

# Illinois Department of Agriculture

## "Fall Covers for Spring Savings"

### Cover Crop Premium Discount Program

Sign-up opens Dec. 15, 2021 @ 8:00 am and closes on  
January 15, 2022

#### Program Rules:

This Illinois Department of Agriculture (IDOA) Cover Crop Premium Discount Program is offered for acres of cover crops installed outside of state and federal program incentives (e.g., EQIP, CSP and state cost share). Interested participants may sign-up at for acres planted to cover crops in the fall of 2021 and will be planted to an insurable crop in 2022. Eligible applicants will receive a \$5/acre insurance premium discount on **the following year's crop insurance invoice** for every acre of cover crop enrolled and verified in the program. [Applications are due to IDOA by January 15, 2022](#) and must be completed in full for eligibility. Application assistance is available through your local Soil and Water Conservation District (SWCD) office or the IDOA Bureau of Land and Water Resources at 217-782-6297.

Application requirements include applicant contact information, **current FSA 578 with verified cover crop acres, crop insurance policy number(s)**, acres of cover crops seeded to each field, farm, tract, common land unit (CLU)/Field #, and legal description of fields/acres seeded to cover crops in fall 2021. This information can be found on individual participants federal "Report of Commodities" form (FSA- 578). It is highly recommended to reference the FSA-578 form for those interested in applying for this program. The premium reduction will be applied based on the acreage report you file for federal crop insurance. Ensuring the field designations match is mandatory to receiving the premium discount.

IDOA will verify applications and respective acreage. IDOA may contact applicants for additional clarifying information. Applicants must maintain documentation on cover

crops that have been seeded (e.g., seed bills) and utilize [Midwest Cover Crop Council - Cover Crop Tool](#) recommendations. This includes seeding dates, appropriate seeding rates and seed mixes to ensure objectives of the cover crop are being met. A cover crop is considered: "a non-grain harvestable, non-insurable conservation/agronomic practice seeded in the fall to protect and improve soil and water quality." To ensure the practice achieves the desired results, no full width tillage/termination of the cover crop in the fall is allowed. Management/termination of the cover crops must be done in the spring in accordance with the most recent version of the USDA-NRCS Cover Crop Termination Guidelines: <https://www.nrcs.usda.gov/wps/portal/nrcs/detail/national/climatechange/?cid=stelprdb1077238#Guidelines>. This guidance not only informs proper management of cover crops but must also be followed to maintain eligibility for federal crop insurance.

Only acres in cover crops (absent other state or federally-incentivized cover crops) will be eligible for the premium discount. Confirmed applications will be forwarded to USDA-Risk Management Agency (RMA) for processing premium discounts on crop insurance premium invoices for the 2020 crop. Applicants must certify that by signing up for this program, they give IDOA permission to share the information provided to the USDA-RMA for administering the benefit to the beneficiary as documented on the application. Applicants also convey permission to IDOA or SWCD representative(s) access to the property enrolled, if necessary, to verify cover crop establishment.

## Frequently Asked Questions

### **Why do you need information from my federal acreage report (FSA-578)?**

IDOA must provide information on eligible acres to the Risk Management Agency (USDA-RMA) in a form that is recognizable to their process. Collecting information consistent with their forms will streamline the process and make it easier to process the premium discount timely and accurately.

### **Do I need to report cover crop acres to FSA?**

Yes, if there is a discrepancy with the submitted Common Land Unit information (CLU) IDOA has a direct path to resolve the discrepancy in a timely manner.

### **What if my insurance company doesn't offer this program?**

The USDA-RMA has agreements in place with individual Approved Insurance Providers (AIP) who have opted in to participate in this program. Any eligible applicant that utilizes the services of AIPs that have opted to offer this program will be considered eligible for the IDOA cover crop premium discount program. Applicants that use AIPs that have not elected to participate, will not be eligible for this program.

### **What if I sign-up but change my mind on what fields I seed to cover crops?**

Applicants should be sure of which fields are seeded to cover crops before applying. If necessary, the application could be submitted after seeding, but before sign-up closes, to prevent a change in fields enrolled.

### **Can I utilize this producer premium reduction on acres cost-shared through other state and federal programs?**

This program is designed to incentivize additional acres of cover crops beyond those supported by IDOA and/or USDA- Natural Resource Conservation Service (USDA NRCS). IDOA will verify applications through the Cover Crop Premium Discount Program **and cross-reference with other state and federal programs to avoid overlapping acres**. However, this program would allow acres in addition to cost-shared acres. For example, if a farmer has 160 acres enrolled in a state program and decides to install 320 acres of cover crops, the additional 160 acres will be eligible for the Cover Crop Premium Discount Program.

### **How will IDOA verify eligible acres?**

IDOA will use a combination of tools to verify acres in cover crops applied for through this program. Applications will be reviewed for overlap in enrollment of other federal and state programs. IDOA will then employ a variety of tools at their discretion. Applicants may be asked to provide further documentation (e.g., seed bills, seeding method, and timing of planting) to confirm applied fields were seeded to cover crops.

### **Can I graze or harvest forage from my cover crop?**

Yes, this program and federal crop insurance programs allow for managed haying and grazing of cover crops if this management does not jeopardize the intended function of the cover crop and that termination guidelines developed by USDA-RMA and USDA-NRCS are followed.

### **Can cover crops in this program be harvested for grain?**

No, the harvest of grain from cover crops is not the intended use of cover crops and would run contrary to federal crop insurance termination deadlines and insurable crop determinations.

### **What if I don't utilize federally subsidized crop insurance?**

This program is only for those with coverage through the federal crop insurance program and only eligible for those that are assessed a premium for the coverage. In instances where no premium liability is due or absent enrollment in the federal crop insurance program, the farmer/landowner would not be eligible for this program. There may be other state or federal programs available for these producers.

### **What is the limit on acreage an individual farmer can apply for?**

This premium discount program will not impose caps on eligible acres (absent state/federal program acres) for individual applications. For example, a farmer who applies with 800 acres of cover crops with no acreage enrolled in other state/federal programs is eligible for the entire 800 acres.

### **How much funding does IDOA have for this program? What happens if sign-ups exceed available funding?**

IDOA has established a one-year Memorandum of Understanding (MOU) with USDA-RMA to fund this program up to 100,000 acres. IDOA will select applications on a first come, first serve basis pending verification of meeting program rules.

### **Do I sign up for this program through the USDA-NRCS or USDA-FSA offices?**

No, this program is set up independent from traditional state or federal programs administered through the USDA-NRCS or USDA-FSA offices. If you need assistance in applying for this program, please consult your local SWCD office staff or the Illinois Department of Agriculture (IDOA) Bureau of Land and Water Resources at 217-782-6297.