

FALL COVERS FOR SPRING SAVINGS:

COVER CROP PREMIUM DISCOUNT PROGRAM



Background

The Illinois legislature approved a new line item in the Illinois Department of Agriculture (IDOA) budget for \$300,000 to fund a cover crop premium discount program for cover crops.

A **cover crop** is a type of plant (i.e. grasses, legumes) that is planted once the cash crop is harvested – providing a living, protective mulch over the soil so it is never bare. The longer soil has a living root, the healthier and more resilient the soil becomes.

The **Illinois Nutrient Loss Reduction Strategy (NRLS)** shows that **cover cropping is one of the most effective in-field strategies** for preventing the loss of both nitrate-nitrogen and total phosphorus from corn-soybean fields. When cover crops are used in conjunction with other in-field management practices and edge of field practices, nutrient losses are greatly reduced.

Currently the practice is used on nearly 700,000 acres, about 3.2 percent of Illinois' farmland in 2017. **To meet NRLS water quality and soil health goals, the acres protected by cover crops must continue to grow.** Depending on the mix of conservation practices used, we need about 30% of Illinois' cropland to be protected by cover crops.

Why tie cover crops to crop insurance? Because when cover crops are integrated into the farming operation, they improve the resiliency of Illinois farm operations by improving the soil's ability to absorb and hold water for crops, prevent erosion, and reduce the loss of nitrate-nitrogen through tile water. Crop insurance is an integral part of the farm safety net that provides protection for farmers when adverse weather impacts their crop yields. Because more resilient soil results in less yield variation from year to year, another benefit may be fewer insurance claims over time.

Program Description & FAQ's

- **\$5/acre premium discount available to farmers using cover crops:** Program is offered for acres of cover crops installed outside of state/federal program incentives (EQIP, CSP, and state cost share, etc.) Producers will receive their premium benefit based on the number of new insured acres (the policyholder's Share applied to the planted acreage)
- **Easy to apply:** Interested participants sign-up by completing the online application available at IDOA's website at agr.state.il.us. Certification of cover crop acres at your local Farm Service Agency office is recommended before completing the form for acres planted to cover crops in the fall of 2019 that will be planted to an insurable crop in 2020
- **A simple call:** If you need assistance in signing up for this program, please contact your local SWCD office or the IDOA's Bureau of Land and Water Resources at (217) 782-6297
- **Partnerships:** The premium discount is offered by each farmer's individual insurance provider but is funded by the state through the IDOA and supported by several partner organizations
- **Soil and Water Conservation Districts promote the program & verify acres**
- **Through an agreement between IDOA and RMA:** The farmer receives the cost share assistance as a deduction from his/her crop insurance bill.