The Illinois Department of Agriculture (IDOA) is offering farmers that plant cover crops a $5/acre discount on their crop insurance bill. IDOA’s 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), and will be available on a first-come, first-served basis on 50,000 acres across Illinois. IDOA is supporting 50,000 acres of cover crops with this year’s funding.

1. Interested participants may sign up acres planted to cover crops in the fall of 2020 that will be planted to an insurable crop the following spring.

2. Eligible applicants will receive a $5/acre insurance premium discount on 2021’s crop insurance invoice for every acre of cover crop enrolled and accepted in the program.

COVER CROPS: A FARMER’S SAFETY NET

Crop insurance is an integral part of the farm safety net, providing protection for farmers when adverse weather impacts crop yields. Cover crops can improve the resiliency of Illinois farm operations by preventing erosion and improving the soil’s ability to absorb and hold water for crops. Because more resilient soil results in less yield variation from year to year, another benefit may be fewer insurance claims over time.

Introducing cover crops to your rotation takes purposeful management. Many producers interested in integrating with cover crops start with cereal rye after corn harvest, before soybean planting. The Midwest Cover Crop Council is a great resource on cover crop species selection, seeding rates, planting dates and termination methods, all vetted by experts. You can find more information on their website at: http://mccc.msu.edu/covercroptool/covercroptool.php

WHY ILLINOIS?

The Illinois Nutrient Loss Reduction Strategy recognizes cover crops as one of the most effective in-field management strategies to stem the loss of both nitrate-nitrogen and total phosphorus from corn-soybean fields, yet less than 4% of Illinois’ cropland is planted to cover crops annually.

“I first got started with cereal rye cover crops through an EQIP program through the NRCS—and it’s been very successful alongside my bean crops. I was influenced by this program’s incentives to plant more covers than what I was originally going to this year.”

- Montgomery and Bond County Illinois Farmer
WHO BENEFITS FROM THIS PROGRAM?

In addition to the on-farm benefits of improved soil function and health, cover crops also enhance environmental quality, providing multiple benefits to Illinois communities. The below graphic summarizes an average of nutrient, sediment and GHG reductions provided by the implementation of 50,000 acres in the 2019 Illinois Fall Covers for Spring Savings Cover Crop Premium Discount Program.

HOW CAN I APPLY?

Farmers will need to certify their fall-planted cover crop acres with the FSA office and use the FSA 578 form to apply for the program through the Illinois Department of Agriculture website: https://www2.illinois.gov/sites/agr/Pages/default.aspx

Farmers submit cover crop reward applications to IDOA beginning December 15, until January 15, 2021.

WHO DO I CONTACT?

Those that need assistance in applying for this program can consult their local SWCD office: https://www2.illinois.gov/sites/agr/Resources/LandWater/SitePages/Directory.aspx

OR the Illinois Department of Agriculture (IDOA): https://www2.illinois.gov/sites/agr/Resources/LandWater/Pages/Cover-Crops-Premium-Discount-Program.aspx

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 must maintain documentation on cover crops that have been seeded (e.g., seed bills) and utilize Midwest Cover Crop Council - Cover Crop Tool recommendations for seeding rates/dates.