



## Cover Crops and Crop Insurance in Wisconsin

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Wisconsin farmers have increasingly been using cover crops, in part because of the agronomic benefits cover crops can provide. Wisconsin farmers have also increasingly chosen to buy crop insurance, so that by 2015, 76% of corn planted acres and 79% of soybean planted acres were insured in Wisconsin. Crop insurance policies include several management rules, including some that pertain to cover crops. Because cover crop rules for insurance have been changing and there are many farmers relatively new to cover crops and/or crop insurance, we review some of these cover crop rules for crop insurance. Farmers should always communicate with their crop insurance agent, who should know these rules and can tell a farmer whether or not a specific practice will affect insurability.

Cover crops can generate many benefits, including providing and scavenging for nutrients, suppressing weed emergence and competition, improving water infiltration and overall soil quality, plus reducing erosion, production costs, and pests (see link below). A cover crop managed for these benefits is not considered a “crop” for crop insurance purposes, and so it cannot be insured for stand establishment, cover crop height or yield. Also, note that in order for a crop to be insurable that is planted following a cover crop, the cover crop cannot be established for more than 12 months prior to planting the insured crop.

### **Cover Crop Termination**

A cover crop must be terminated in order for the following grain crop to be insurable. Termination occurs when cover crop growth has ended and in all cases, the cover crop must be terminated before heading or budding occurs. Prior to heading or budding occurring, farmers have options depending on their use of irrigation and no-till. Termination can occur through environmental conditions such as frost or through a cultural, mechanical or chemical method, such as tillage or herbicide application. Current cover crop termination rules for crop insurance in Wisconsin follow USDA NRCS guidelines (see link below). Termination recommendations for Wisconsin cover crops are available in two publications (see link below).

For non-irrigated fields, these rules require that cover crops on be terminated within 5 days of planting the insured crop. For irrigated fields, these rules require that cover crops be terminated based on the cropping system and conservation purpose, but prior to crop emergence. Also, if the cover crop is part of a no-till system, termination can be delayed up to 7 days from the above requirement, but still must be terminated prior to crop emergence. Thus a no-till field has up to 12 days after planting to terminate a cover crop, or until the crop emerges, whichever comes first. In drier than normal years, farmers are encouraged to terminate earlier than required to conserve soil moisture and to consider later termination in wetter than normal years.

### **Harvesting a Cover Crop as Forage**

Cover crops can also be terminated through a forage harvest operation. Harvesting a cover crop for forage value includes chopping silage or making hay, as well as grazing the cover crop. Regardless, the cover crop must be completely terminated (i.e., no longer growing). Note that a

cover crop cannot be harvested for grain or seed. In this case, the cover crop is no longer considered a cover crop, but rather a cash crop, and crop insurance rules for double cropping apply. If needed, discuss double cropping rules with your crop insurance agent.

### **Cover Crop Interseeding and Overseeding**

For crop insurance purposes, overseeding and interseeding are defined as planting one or more cover crop species into an existing crop. If the cover crop and insured grain crop are established in such a way that separate agronomic practices and management cannot occur, then the cash crop is not insurable. Overseeding and interseeding a conservation cover crop does not affect the insurability of the grain crop as long as the cover crop is established in a way that does not affect harvest and yield of the cash crop. Any damage or yield loss to the grain crop caused by interseeding or overseeding a cover crop will not be covered by crop insurance and will be applied to appraised value of cash crop, thus reducing any insurance indemnity that may be paid. Finally, note that for crop insurance purposes, interplanting is defined as planting multiple species that are grown together with no distinct row pattern and in this case, separate agronomic practices are not possible and so the grain crop is not insurable.

### **Prevented Planting Acres**

Cover crops can be established on insured acres that are prevented planting acres. The cover crop must be planted after the final planting date (May 31 for corn for grain, June 5 for corn for silage, June 10 for soybeans in the northern 2/3 of the state and June 15 for the southern 1/3 of the state). If the farmer takes a full prevented planting indemnity, the cover crop cannot be harvested or grazed prior to November 1<sup>st</sup>. If the farmer takes a reduced prevented planting indemnity (35% of the full indemnity), then the cover crop may be harvested or grazed at any time. Alternatively, the farmer can leave the prevented planting acres uninsured, pay no premium, receive no prevented planting indemnity, but face no restrictions on planting or harvesting cover crops. For more information on prevented planting and cover crops, contact your crop insurance agent or see the bulletins below.

### **Disclaimer**

This bulletin overview the rules, but USDA RMA makes final decisions. Your crop insurance agent should know these rules and can tell you whether a specific practice will affect insurability. You can also call the St. Paul Regional Office of the USDA-RMA: (651) 290-3304.

### **Further Information**

Cover Crops for Modern Cropping Systems: <http://tinyurl.com/jx5qk5o>

NRCS Cover Crop Termination Guidelines

[http://www.nrcs.usda.gov/Internet/FSE\\_DOCUMENTS/stelprdb1263099.pdf](http://www.nrcs.usda.gov/Internet/FSE_DOCUMENTS/stelprdb1263099.pdf)

Termination of Winter Rye and Annual Ryegrass using Glyphosate

[http://ipcm.wisc.edu/download/pubsPM/AnnualRye\\_WinterRye\\_Glyphosate.pdf](http://ipcm.wisc.edu/download/pubsPM/AnnualRye_WinterRye_Glyphosate.pdf)

Cover Crop Termination:

[https://host.cals.wisc.edu/wcws/wp-content/uploads/sites/4/2013/03/WCWS\\_204\\_cover\\_crop\\_termination\\_WEB.pdf](https://host.cals.wisc.edu/wcws/wp-content/uploads/sites/4/2013/03/WCWS_204_cover_crop_termination_WEB.pdf)

Late and Prevented Planting Coverage and Replant Provisions for Wisconsin Farmers

<http://www.aae.wisc.edu/pdmitchell/CropInsurance/LatePreventPlant2013.pdf>

Prevented Planting Options for Insured Wisconsin Farmers

[http://www.aae.wisc.edu/pdmitchell/CropInsurance/PP\\_Options.pdf](http://www.aae.wisc.edu/pdmitchell/CropInsurance/PP_Options.pdf)