

Program Background

Crop insurance is an integral part of the farm safety net that provides protection for farmers after bad weather impacts their crops. Cover crops can help prevent erosion and improve water quality and soil health, among other benefits. The Indiana State Department of Agriculture (ISDA) and partners throughout the state have worked with the USDA Risk Management Agency (RMA) to establish a program in central and southern Indiana. The focus for this program is to target first time cover crop users in an effort to expand the adoption of cover crops in Indiana. Being a first time cover crop user is not required. Nearly all farms use crop insurance, and offering a premium discount will encourage landowners to adopt cover crop practices on their operations. This will provide an additional mechanism beyond traditional state and federal cost share programs.

Program Details

\$5 per acre on verified acres

Enrollment done on first come, first serve basis; 750 acre cap per producer

Participants must be located in the following counties: Bartholomew, Boone, Brown, Clark, Crawford, Daviess, Dearborn, Decatur, Delaware, Dubois, Fayette, Floyd, Franklin, Gibson, Greene, Hamilton, Hancock, Harrison, Hendricks, Henry, Jackson, Jefferson, Jennings, Johnson, Knox, Lawrence, Madison, Marion, Martin, Monroe, Morgan, Ohio, Orange, Owen, Perry, Pike, Posey, Randolph, Ripley, Rush, Scott, Shelby, Spencer, Switzerland, Tipton, Union, Vanderburgh, Warrick, Washington, Wayne

Only fields not enrolled in another cost share program are eligible.

Sign Up

Through an agreement with RMA, ISDA will take applications from cover crop users through March 15th, 2025, via an online sign-up form located at: www.in.gov/isda/divisions/soil-conservation/cover-crop-premium-discount-program/

Program Workflow

- 1 Enrollment**
Farmers/Landowners enroll at <https://www.in.gov/isda/divisions/soil-conservation/cover-crop-premium-discount-program/>
Enrollment opens January 1, 2025.
- 2 Verification**
ISDA verifies eligibility of landowners'/farmers' acres enrolled
- 3 Notification**
ISDA will notify applicants after verification of their enrollment in the program
- 4 Data Transfer**
ISDA will send RMA a list of eligible applicants
- 5 Insurance Providers**
RMA works with AIPs to apply incentive to an eligible applicants crop insurance invoice
- 6 Discount**
Participants receive crop insurance premium invoice with discount applied