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USDA Introduces Enhanced Coverage Option Crop Insurance Product

News Release |

Washington DC

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WASHINGTON, Nov. 16, 2020 – The U.S. Department of Agriculture’s (USDA) Risk Management Agency (RMA) today announced that a new Federal Crop Insurance product, the Enhanced Coverage Option (ECO), will be available for 31 spring-planted crops for the 2021 crop year and is expected to be available for additional crops starting in the 2022 crop year.

“We’re happy to introduce the Enhanced Coverage Option starting in crop year 2021,” said RMA Administrator Martin Barbre. “ECO provides additional coverage and more flexibility in making risk management decisions.”

ECO allows policyholders to purchase additional area-based coverage for a portion of the deductible for their underlying yield- or revenue-based crop insurance policy. ECO must be purchased as an endorsement to the Yield Protection, Revenue Protection, Revenue Protection with the Harvest Price Exclusion, Actual Production History or Yield-Based Dollar Amount of Insurance policy.

ECO provides coverage in bands from 86% to a choice of either 90 or 95% of expected yield or revenue. ECO pays a loss on an area basis, and an indemnity triggers when the county level yield or revenue drops below 90 or 95% of its expected level. There is an additional premium associated with ECO coverage, and premium subsidies are offered to make the policy more affordable. Unlike the Supplemental Coverage Option, ECO coverage is unaffected by Agriculture Risk Coverage participation for the same crop, on the same acres. You may select ECO

regardless of your farm program election.

RMA is authorizing additional flexibilities due to the coronavirus pandemic while continuing to support producers, working through Approved Insurance Providers (AIPs) to deliver services, including processing policies, claims and agreements. RMA staff are working with AIPs and other customers by phone, mail and electronically to continue supporting crop insurance coverage for producers. Farmers with crop insurance questions or needs should continue to contact their insurance agents about conducting business remotely (by telephone or email). More information can be found at farmers.gov/coronavirus.

Crop insurance is sold and delivered solely through private insurance agents. A list of insurance agents is available online using the RMA [Agent Locator](#). Learn more about crop insurance and the modern farm safety net at rma.usda.gov.

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