Prevented Planting Coverage

What is prevented planting coverage?

Prevented planting coverage provides producers valuable protection in the event they are unable to plant an insured crop by the final planting date or during the late planting period due to an insured cause of loss. When adverse weather prevents planting, a prevented planting payment is made to compensate for the producer's pre-planting costs generally incurred in preparation for planting the crop.

The amount of prevented planting coverage is calculated as a percent of the insurance guarantee the insured would have had for a timely planted crop. For example, suppose a producer's insurance guarantee is $100 an acre. If the producer insures a crop with a 60% prevented planting coverage factor, the prevented planting payment would be $60 (or 60% of the guarantee). The prevented planting factor varies by crop, based on an estimate of pre-planting costs.

Is prevented planting coverage designed to cover the value of the crop or just inputs needed to produce a crop?

Prevented planting coverage factors are designed to provide protection based on pre-planting costs generally incurred up to the point of planting the crop. Fixed and variable costs, established from available national and state crop budgets, are compared to average insurance guarantees to establish prevented planting coverage factors.

These costs can include purchase of machinery, land rent, fertilizer, actions taken to ready the field, pesticide, labor, and repairs. The prevented planting factor is a percentage of the individual insurance guarantee and varies by crop, based on an estimate of pre-planting costs.

What prevented planting coverage factor is applicable for a given crop/crop year?

The prevented planting coverage levels are listed by crop and county in the Actuarial Information Browser.

How are the prevented planting coverage factors determined?

RMA commissioned a third-party evaluation of prevented planting coverage, which provided recommendations for how to determine prevented planting coverage factors. The evaluation was completed in January of 2015 and is available on RMA's website.

RMA made the evaluation available for public comment and received 27 comments from 16 commenters. The commenters identified questions about the time frame used in the evaluation, the method of how the deductible is accounted for, and the allocation of total planting costs to the pre-planting stage.

After taking into consideration the evaluation and comments, RMA determined appropriate revisions to the method for determining prevented planting coverage factors. RMA reviews the prevented planting coverage factors on a 6-year cycle.

Additional detail on the revisions, and their impact on the prevented planting coverage factors is available on RMA's website.

How do seemingly similar commodities get assigned different prevented planting coverage factors?

While pre-plant production costs may be similar; the prevented planting coverage factors are determined using the crop's average insurance liability. Thus, crops with higher insurance liabilities (for example—specialty-type commodities) often have lower prevented planting coverage factors. The method for establishing the factors is consistent for all commodities.

I have filed a claim for prevented planting on my corn acres. I do not have enough eligible corn acres for all my prevented planting acres; therefore, some of my prevented planting payment is based on "rolled acres" to soybeans. Do my prevented planting crop acres need to match what I reported to the FSA?

In this instance, FSA and RMA data will not match, nor are they required to match. For crop insurance, producers file claims for their “intended” plantings; however, actual payments are based on the number of eligible acres of the crop. For example, you can’t claim 1000 acres of corn if you have never planted 1000 acres of corn. The FSA prevented planting eligibility rules are different. For FSA reporting purposes, the actual prevented planting crop and acres are required. So, when “rolled acres” are applied for crop insurance, the RMA and FSA data will not match.

I have a 40-acre field in which I am prevented from planting corn. During the late planting period I plant 20 of those acres to soybeans. Am I still eligible for a prevented planting payment?

You may be eligible for a 100% prevented planting payment on corn if 1) you have history of planting both crops in the field in the same year or 2) you can provide proof you intended to plant corn on the acreage (including, but not limited to inputs purchased, applied or available to apply, or that acreage was part of a crop rotation).

If you don’t meet either of these criteria for corn, you may still be eligible for a prevented planting payment on soybeans, if all other policy provisions are met.

Note: If the soybeans were planted after the late planting period for corn, the 20 planted acres would instead be considered a second crop of soybeans, and the first crop of corn would have its prevented planting payment reduced to 35%. The 20 unplanted acres of corn would receive the full prevented planting payment for corn.

I purchased a corn Area Risk Protection Insurance (ARPI) policy and have been prevented from planting my corn by the final planting date specified in my ARPI policy. Can I still get coverage for my corn if planted after the final planting date?

Prevented planting coverage is not provided under the terms of the ARPI policy. Any corn acreage initially planted after the final planting date must be reported as uninsurable. However, if you have another crop insurance policy that offers individual coverage such as revenue protection or yield protection, you may be able to plant a different crop and insure it under the terms of that policy provided you meet all other eligibility requirements.

I am interested in planting a cover crop on acres where I have received a prevented planting payment. I am not receiving cost-share from NRCS for the planting of the cover crop. Do I need documentation from NRCS before I plant my cover crop?

No. A producer may rely on advice and experience from several sources in selecting their cover crop for planting. There is not a requirement for NRCS to review and approve their selection and planting decision.

I was unable to get my corn acres planted by the final planting date and have subsequently enrolled the acres into a Conservation Reserve Program (CRP) administered by the Farm Service Agency. I planted the CRP acres before the end of the late planting period for corn. Will this impact my prevented planting payment?

If the acres were enrolled in CRP after the final planting date for the crop prevented from being planted, there would be no reduction in the prevented planting payment.

Am I covered for prevented planting in multi-year drought conditions?

Prevented planting covers drought, including multi-year droughts. However, coverage is limited to losses caused by the effects of drought in the current crop year. Multi-year droughts could reduce the amount of acreage qualifying for prevented planting if the amount of irrigation water available in a previous crop year could not be replaced, based on normal weather in the insurance period. Only the acres that could have been irrigated under normal weather conditions during the insurance period are eligible for prevented planting in the current crop year. For carryover policyholders, the insurance period for prevented planting begins on the sales closing date for the previous crop year if insurance has been in force continuously since that date. For new policyholders, the insurance period for prevented planting begins on the sales closing date for the current crop year. For more information, please refer to RMA's Frequently Asked Questions on Prevented Planting and Drought.

What is the "1 in 4" requirement for prevented planting?

Acreage must be physically available for planting to be eligible for a prevented planting payment. The "1 in 4" requirement is a part of the condition that the acreage must be physically available for planting. The "1 in 4" requirement states, the acreage must have been planted to a crop that was harvested, or if not harvested, adjusted for claim purposes due to an insured cause of loss (other than a cause of loss related to flood, excess moisture, drought, or other cause of loss specified in the Special Provisions) in at least 1 out of the previous 4 years.

Whose responsibility is it to prove the "1 in 4" requirement?

It is the producer's responsibility to provide documentation to the Approved Insurance Provider. In most cases, when the producer has recent history of farming the acreage, providing documentation is a simple task that can be verified with the agent. If the land is newly acquired, the producer may need assistance from the Approved Insurance Provider in proving the requirements have been met.

I recently acquired acreage. The previous operator is unwilling to provide their records. How do I prove that the acreage was planted and harvested in at least 1 of the last 4 crop years?

We encourage you to work with your agent in providing documentation. There are other methods such as satellite imagery that may be beneficial when proving if a crop was planted and harvested.

If I am unable to meet this requirement, will my acreage be eligible for prevented planting coverage in the future?

Once the acreage fails to meet the 1 in 4 requirement, the acreage is required to be planted to a crop that is harvested, or if not harvested, adjusted for claim purposes due to an insured cause of loss (other than a cause of loss related to flood, excess moisture, drought, or other cause of loss specified in the Special Provisions) for 2 consecutive years before again being eligible for prevented planting coverage.

My acreage that I previously planted to an insured forage for five years is up for rotation and I plan to plant potatoes. If I am prevented from planting my potatoes am I eligible for an insurance payment?

Yes, if due to normal crop rotation, you destroyed the forage and prepared the field for seeding, but due to an insurable cause of loss were unable to plant, the annual regrowth of the perennial forage crop is considered planted for the purposes of the “1 in 4 requirement.”

What are my options for planting forage on prevented planting acres?

Producers have options when planting forage on prevented planting acreage without impacting their prevented planting payments. The below example is for a 2026 prevented planting situation that will not reduce the prevented planting payment.

Producers can:

Plant forage as a cover crop. The cover crop:

- must be planted and managed according to agricultural expert guidelines including seeding rates, input rates, and NRCS termination dates; and
- can be hayed, grazed, or cut for silage, haylage or baleage at any time.

Plant a 2027 forage crop with the following options:

- Not insure the forage crop.
  - There are no planting date or harvest restrictions; and
  - The crop is considered a first crop, regardless of insurance coverage, for the 2027 crop year.
- Insure the forage under a 2027 Forage Seeding policy. If a producer plants a 2027 alfalfa (or other insurable perennial type) crop and choose to insure it with a Forage Seeding policy, they should consult with their crop insurance agent for all details regarding policy provisions and dates for their local area. Producers should consider the following:
  - The Forage Seeding policy does not insure a crop that is grown with the intent to be grazed or grazed at any time during the insurance period.
  - Earliest planting dates vary by region.
  - Final planting dates vary by region.
  - End of insurance dates and harvesting restrictions vary by region and by special provision.
- Insure the alfalfa (or other insurable perennial type) under a 2028 forage production policy. If producers choose to insure the forage crop with a 2028 forage production policy, insurance attaches after the stand passes an initial inspection. Sales closing dates vary by region.
- Insure the alfalfa (or other insurable perennial grass mixture) under both a 2027 forage seeding policy and a 2028 forage production policy.

How can I find out key dates for insuring fall planted forage seeding on 2026 prevented planting ground?

Contact your crop insurance agent for questions concerning future coverage unique to your location and operation.

What are cover crops?

A cover crop is a crop generally recognized by agricultural experts as agronomically sound for the area for erosion control or other purposes related to conservation or soil improvement. Please visit RMA's website for more information concerning cover crops.

What type of documentation do I need to maintain for the cover crop planted on my prevented planting acreage to meet the requirements in the crop insurance policy?

Producers should maintain all documentation regarding recommendations from agricultural experts (cover crop selection, seeding rate, etc.) For example, documentation could include published materials from agricultural experts that are applicable for the area or an individual assessment from an agricultural expert for a specific cover crop management practice. Producers must be able to provide such documentation to their crop insurance company upon request.

Agricultural expert is mentioned. What is an agricultural expert?

As defined in the Common Crop Insurance Provisions, Basic Provisions, an agricultural expert includes persons who are employed by the Cooperative Extension System or the agricultural departments of universities, or other persons approved by FCIC, whose research or occupation is related to the specific crop or practice for which such expertise is sought.

Note: Persons who have a personal or financial interest in the insured or the crop will not qualify as an agricultural expert.

I planted a cover crop during the late planting period of the crop for which I am claiming a prevented planting payment. Can I also enroll these acres in an NRCS program (e.g. EQIP) without impacting my prevented planting payment?

Yes, these acres may be enrolled in an NRCS program, such as EQIP and maintain prevented planting coverage. Normal cover crop procedures would apply.

Can I plant corn as a cover crop?

No. In accordance with the Special Provisions, corn is not considered a cover crop for crop insurance purposes and will be considered a crop planted for harvest.

If I planted a cover crop on my acreage last fall and I am prevented from terminating the cover crop and am prevented from planting my spring crop, may I reseed the current cover crop (or let the cover crop reseed on its own) and terminate for the next crop year?

If a cover crop is on the acreage in the spring and the acreage is prevented from being planted, you may reseed the current cover crop on the acreage using good farming practices. However, the cover crop will need to be destroyed within 12 months of the initial establishment date or it will be considered an established crop. Insured crops generally cannot be planted into an established forage crop. Review the crop provisions of the insured crop for more information.

I am interested in planting a cover crop after the late planting period (for the crop I am receiving a prevented planting payment) to keep the ground covered for conservation purposes. I would also like to chop it for silage sometime in the fall. Will that affect my prevented planting payment?

You may hay, graze, or cut the cover crop for silage, haylage, or baleage and your prevented planting payment will not be affected. Corn planted on acreage following a prevented planting claim will be considered planted for harvest.

If a cover crop planted last fall is hayed the following spring, am I still eligible for Prevented Planting on those acres?

You may still be eligible for 100% of the prevented planting payment, provided the act of haying the cover crop did not contribute to the acreage being prevented from planting.

For example: a cover crop was planted last fall and wet weather in the spring prevents the insured from planting corn by the final planting date; the cover crop can be hayed, grazed, or cut of silage, haylage, or baleage without impacting the corn prevented planting payment.