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USDA to Expand Crop Insurance Access for Farmers and Ranchers, Boosting the Farm Safety Net

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WASHINGTON, Dec. 5, 2025 – U.S. Secretary of Agriculture Brooke L. Rollins today announced major updates to federal crop insurance, reducing red tape for farmers, modernizing long-standing policies, and expanding access to critical risk protection beginning with the 2026 crop year. The Expanding Access to Risk Protection (EARP) Final Rule streamlines requirements across multiple crops, responds to producer feedback, and strengthens USDA's commitment to putting America's farmers first.

"President Trump is cutting burdensome regulations and strengthening the farm safety net to ensure the future viability of American agriculture. Across the Trump Administration, we are removing burdensome regulations that were strangling small businesses. For every new regulation, President Trump has eliminated a remarkable 48 – lifting a weighted blanket from the American economy," **said Secretary Brooke Rollins**. "With this new rule, we are delivering real, meaningful relief by modernizing the system, expanding access to crop insurance, and making it easier, not harder, for farmers and ranchers to protect their operations and keep doing the work that keeps America fueled and fed. We are continuing to put Farmers First every step of the way."

Reducing Regulatory Burdens

Improving Land Access Through Prevented Planting Relief

- Removes the “insured” requirement from the “1 in 4” rule for prevented planting payments. Producers must still show the land was planted and harvested (or adjusted for an insurable cause of loss) in one of the previous four years.

Streamlining Production Reporting

- Allows policyholders switching Approved Insurance Providers (AIPs) to submit production reports directly to their new provider, reducing confusion and paperwork.

Expanding Direct Marketing Options

- Allows insurance under the Dollar Plan for direct-marketed fresh market tomatoes and peppers beginning with the 2027 crop year, reflecting specialty crop business practices in Northeastern states.

Simplifying Dispute Resolution

- In accordance with Executive Order 14192, Unleashing Prosperity Through Deregulation, removes the “automatic nullification” rule and shifts fact-finding authority to the courts, reducing administrative burdens on policyholders and AIPs.

Deregulating Coverage Dates

- Removes termination, cancellation, and end-of-insurance dates from federal regulations and places them in policy provisions, enabling more flexible, county-level updates.

Additional Policy Updates

One Big Beautiful Bill Act (OBBBA) Implementation

- Incorporates provisions from Manager’s Bulletin 25-006.
- Extends beginning farmer and rancher eligibility from 5 to 10 crop years.
- Updates additional premium subsidy rates: 15% (years 1–2), 13% (year 3), 11% (year 4), and 10% (years 5–10).

Revenue Protection Clarifications

- Establishes that harvest prices will equal projected prices when insufficient data prevents use of the approved methodology.
- Creates a reimbursement process for policyholders who paid additional revenue protection premiums in such cases.

Crop-Specific Improvements

- Fresh Market Tomatoes: Extends end of insurance period by one month in TN and SC to better cover late-season hurricanes (2027 crop year).
- Fresh Market Peppers: Adds insurance dates aligned with northern growing seasons to support Dollar Plan expansion into Northeastern states.
- Safflower: Moves the contract change date from December 31 to November 30, aligning with other spring crops and simplifying enrollment.

Effective Dates and Public Comment

The EARP Final Rule became effective Nov. 30, 2025, for crops with a contract change date on or after that date (2026 crop year) and for the 2027 crop year as specified. USDA will accept public comments until January 27, 2026.

Additional Information

Producers should contact their local crop insurance agent or visit the RMA website for guidance on how these updates may affect coverage options.

RMA supports American agriculture by providing world-class risk management tools through Federal crop insurance and education programs, offering coverage for more than 130 crops and continuously improving policies based on producer feedback.

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