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USDA Announces New Crop Insurance Payment Flexibilities, Prevented Planting Option

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(Washington, D.C., Aug. 5, 2026) – The U.S. Department of Agriculture (USDA) is taking steps to support America's farmers in response to ongoing challenges across the agricultural sector. To ease financial pressures and strengthen risk management options for American farmers, USDA's Risk Management Agency (RMA) is announcing temporary premium payment flexibilities and the reinstatement of the option to purchase additional 5% prevented planting coverage.

"Today's announcement reflects our commitment to supporting America's farmers through challenging conditions while ensuring the Federal Crop Insurance Program remains a strong and reliable risk management tool," said RMA Administrator Pat Swanson. "We are providing producers additional flexibility when they need it most."

Payment Flexibilities

RMA is authorizing Approved Insurance Providers (AIPs) to provide producers with up to 60 additional days to pay crop insurance premiums, administrative fees, and amounts due under Written Payment Agreements with scheduled premium billing dates between July 1, 2026, and Sept. 30, 2026.

During this extended period, AIPs may waive interest charges. Interest will begin accruing for unpaid premium and administrative fees only after the end of the

additional 60-day period or upon reaching the policy’s termination date, whichever occurs first.

To further support these efforts, RMA will defer collection of unpaid producer premiums and administrative fees from AIPs and waive associated interest beginning with the August monthly accounting cycle.

Prevented Planting Coverage

Additionally, RMA is reinstating the option for insured producers to purchase an additional 5% prevented planting coverage beginning with crops associated with the Aug. 31, 2026, filing date for the 2027 and succeeding crop years. This added coverage enhances producers’ ability to manage risk in situations where extreme weather or other conditions prevent normal planting.

More Information

These actions underscore RMA’s commitment to supporting farmers and ranchers by providing needed flexibility and strengthening coverage options during a challenging period for American agriculture. AIPs will notify affected policyholders directly regarding these relief measures.

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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