

Frequently Asked Questions

Why do you need information from my crop insurance forms (FSA-578)?

ISDA must provide information on eligible acres to RMA in a form that is recognizable to their process. This means collecting information consistent with their forms will streamline the process and make it easier to process the incentive timely and accurately.

Do I need to report cover crop acres to FSA?

Yes, if there is a discrepancy with the submitted Common Land Unit information (CLU) ISDA has a direct path to resolve the discrepancy in a timely manner.

What if my insurance company doesn't offer this program?

The Risk Management Agency (RMA) has MOUs in place with individual Approved Insurance Providers (AIP) who have opted in to participate in this program. Any eligible applicant that utilizes the services of AIPs that have opted to offer this program will be considered eligible for the ISDA cover crop pilot program. Applicants that use AIPs that have not elected to participate will not be eligible for this program.

What if I sign-up but change my mind on what fields I seed to cover crops?

Applicants should be sure of which fields are seeded to cover crops before applying. If necessary, the application could be submitted after seeding, but before sign-up closes, to prevent a change in fields enrolled.

Can I utilize this producer premium reduction on acres cost-shared through other state and federal programs?

This program is designed to incentivize additional acres of cover crops beyond those supported by ISDA and/or NRCS. ISDA will verify applications through the Cover Crop Premium Discount Program and cross-reference with other state and federal programs to avoid overlapping acres. However, this program would allow acres in addition to cost-shared acres. Example, 160 acres enrolled in a state program, but farmer installs 320 acres of cover crops, leaving 160 acres eligible for the Cover Crop Premium Discount Program.

How will ISDA verify/confirm eligible acres?

ISDA will use a combination of tools to verify acres in cover crops applied for through this pilot program. The first step will be to review applications for overlap in enrollment of other programs. ISDA will then employ a variety of tools at their discretion. Applicants will be required to provide the FSA-578 forms.

Is there a limit on the number of acres that can be enrolled?

Yes, there is a 750-acre per grower cap for the program, in addition there is funding limits for each year of the program that will be executed on a first come first serve basis.

Am I required to be a first-time cover crop user?

No, this is not a current requirement of the program, but it is the audience that ISDA is hoping to target.

Can I graze or harvest forage from my cover crop?

Yes, this program and Crop Insurance programs allow for the managed haying and grazing of cover crops as long as this management does not jeopardize the intended function of the cover crop and that termination guidelines developed by RMA and NRCS are followed.

Can cover crops in this program be harvested for grain?

No, the harvest of grain from cover crops is not the intended use of cover crops and would run contrary to crop insurance termination deadlines and insurable crop determinations.

What if I don't utilize federally subsidized crop insurance?

This program is only for those with coverage through the RMA crop insurance program and only eligible for those that are assessed a premium for the coverage. In instances where no premium liability is due or absent enrollment in the RMA crop insurance program, the farmer/landowner would not be eligible for this program. There may be other state or federal programs available for these producers.

How much funding does ISDA have for this program? What happens if sign-ups exceed available funding?

ISDA has established a multi-year Memorandum of Understanding (MOU) with RMA to fund this program. In the event that supply exceeds demand, ISDA will first explore the option to add additional funding, depending on current appropriations available. If additional funding is not available, ISDA will select applications on a first come, first serve basis in the order when completed applications were received. It is the intention of ISDA to have adequate resources to satisfy the demand for this inaugural year of the program.

Do I sign up for this program through the NRCS or SWCD offices?

No, this program is set up independent from traditional state or federal programs administered through the USDA-NRCS/FSA or SWCD offices. If you need assistance in applying for this program, please contact covercrops@isda.in.gov or (317) 607-4127. Local Field Offices may be able to assist in applying for this program but will be up at the individual field office staff's discretion.

Can my crop insurance agent or CCA submit the form on my behalf?

Yes. A farmer may have someone submit a form as their proxy. The farmer would need to submit a request for proxy. Then ISDA will reach out to the proxy with further instructions.