

Mississippi River Basin Cover Crop Premium Discount Program

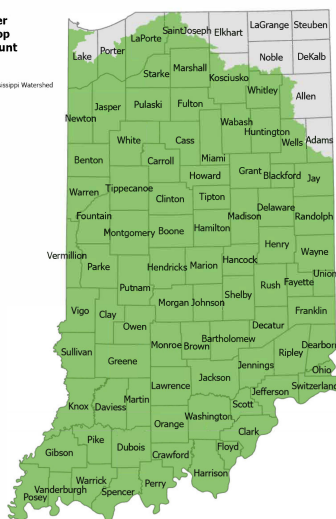


Program Background

Crop insurance is an integral part of the farm safety net that provides protection for farmers after bad weather impacts their crops. Cover crops can help prevent erosion and improve water quality and soil health, among other benefits. The Indiana State Department of Agriculture (ISDA) and partners throughout the state have worked with the USDA Risk Management Agency (RMA) to establish a program in Indiana. The focus for this program is to target first time cover crop users in an effort to expand the adoption of cover crops. Being a first time cover crop user is not required. Nearly all farms use crop insurance, and offering a premium discount will encourage landowners to adopt cover crop practices on their operations. This will provide an additional mechanism beyond traditional state and federal cost share programs.

Mississippi River
Basin Cover Crop
Premium Discount
Program

Eligible Portion of Mississippi Watershed



Program Details

\$5 per acre on verified acres

Entire field must be located within the watershed

Enrollment done on first come, first serve basis; 750 acre cap per producer

Only fields not enrolled in another cost share program are eligible

Sign Up

Through an agreement with RMA, ISDA will take applications from cover crop users through March 15th, 2026, via an online sign-up form located at:

www.in.gov/isda/divisions/soil-conservation/cover-crop-premium-discount-program/

Program Workflow

1

Enrollment

Farmers/Landowners can pre-enroll in the program beginning December 15, 2025. Program opens January 5, 2026.

Program application and information can be found at:
<https://www.in.gov/isda/divisions/soil-conservation/cover-crop-premium-discount-program/>

2

Verification

ISDA verifies eligibility of landowners'/farmers' acres enrolled

3

Notification

ISDA will notify applicants after verification of their enrollment in the program

4

Data Transfer

ISDA will send RMA a list of eligible applicants

5

Insurance Providers

RMA works with AIPs to apply incentive to an eligible applicants crop insurance invoice

6

Discount

Participants receive crop insurance premium invoice with discount applied