

### **DROUGHT 2012: USDA CHANGES CROP INSURANCE RULES FOR COVER CROP HARVESTING IN SPRING 2013**

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A recent UW Extension bulletin ([Crop Insurance Rules to Consider When Growing Emergency Forage or Cover Crops](#)) explained USDA crop insurance rules applying to farmers growing emergency forage or cover crops. For farmers wanting to insure a grain crop in 2013, certain rules applied to the treatment of cover crops or emergency forage planted this summer/fall. The rule was that if the forage/cover crop is harvested in the spring of 2013, then the following grain crop cannot be insured. This rule has been temporarily changed. Recently, USDA decided to change that crop insurance rule for 2013 only, to help livestock farmers impacted by the drought to produce more forage.

In the spring of 2013, a farmer may harvest a forage/cover crop planted the previous summer/fall/winter, then insure the following grain crop. By November 30, USDA will set a last-harvest date for each county, likely early May, and the cover crop will also have to be terminated by a specific date. If a farmer harvests the cover crop after this last harvest date and/or does not terminate the forage/cover crop by the required date, then the following grain crop cannot be insured. Previously, a farmer could not harvest a forage/cover crop and insure the following grain crop. Note that a cover crop planted this summer/fall is not insurable.

At this time, this is a temporary rule change and is likely not permanent. Also, this temporary rule change pertains only to cover crops, not to perennial crops like alfalfa. Just as in previous years, a farmer will not be able to insure a grain crop planted into an alfalfa field after taking an early harvest of alfalfa. This existing crop insurance rule will continue to be enforced in 2013.

Farmers interested in the details for their county should contact their crop insurance agent, but note that USDA will announce the last harvest date and cover crop termination rules for each county on November 30, 2012. Farmers can use this information when making their plans for forage production and crop planting in 2013.

Finally, the USDA has also changed rules for grazing or haying land enrolled in the Conservation Reserve Program, the Wetlands Reserve Program, and the Environmental Quality Incentives Program. Interested farmers should contact their county FSA and/or NRCS office for details on key dates and allowable practices on land enrolled in these programs.

#### **For More Information**

Contact your crop insurance agent or the author for more detailed questions. Also, see the [UW Extension FYI Drought 2012 web page](#) or contact your local UW Extension Agent for information on drought and emergency forage options.