

COVER CROP CONSIDERATIONS FOR 2013: CROP INSURANCE CHANGES

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Previous Crop Insurance Rules Pertaining to Cover Crops

- Suppose a farmer planted a cover crop in the summer/fall after harvesting another crop
 - The cover crop was not insurable
 - Could harvest/graze this cover crop that fall
- Next spring, had to terminate the cover crop before it reached the headed or budded stage
- **Could not harvest the cover crop before planting a follow crop (grazing not mentioned)**
- Perennial crop such as alfalfa could not be harvested before planting the follow crop

New Crop Insurance Rules Pertaining to Cover Crops for 2013 Only

- Suppose a farmer planted a cover crop in the summer/fall of 2012 after harvesting another crop
 - The cover crop is not insurable (NO CHANGE)
 - Could harvest/graze this cover crop during the fall of 2012 (NO CHANGE)
- Have to terminate the cover crop before it reaches “headed or budded stage (NO CHANGE)

New Crop Insurance Rules Pertaining to Cover Crops for 2013 Only

- Cover crop must be planted at most 12 months before the insured crop (CLARIFICATION)
- Have to terminate the cover crop before planting the insured crop (CLARIFICATION)
- **Can harvest the cover crop before May 10 and before planting the insured crop (DATE SET)**
- Grazing now explicitly considered harvest (CLARIFICATION)
- Perennial crop (alfalfa) still cannot be harvested before planting the insured crop (12 Month Rule)

Summary

- Farmers can harvest or graze cover crops for forage in the spring of 2013 and still insure the follow crop (RULE CHANGE)
- Must balance forage needs and prices against soil moisture and expected grain prices
 - Cover crops consume soil moisture, especially when removed from the field
 - Label for herbicides applied to previous crop may mean it's illegal to harvest cover crop for “food or feed” (See Vince Davis WCM Article)