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### Cover Crop Practices

Cover crops – planted after harvesting one crop and before planting another crop such as grains or vegetables – help protect soil, scavenge and recycle nutrients, and improve soil quality by adding organic matter. Cover crops are often mechanically or chemically terminated, but may be harvested as supplemental forage. UW Extension and the Nutrient and Pest Management Program have been providing information on two cover cropping practices: 1) frost seeding red clover into winter wheat and 2) drill-planting winter (cereal) rye following harvest of corn as silage. This bulletin examines how cover cropping can affect eligibility of some crops for crop insurance coverage and suggests crop insurance options for farmers using cover crops.

### Crop Insurance and Cover Crops

The USDA Risk Management Agency (RMA) offers several crop insurance policies that are sold by private crop insurance agents. The RMA sets specific rules for these policies governing the insurability of crops when planted with or following a cover crop.

Red clover is used as a cover crop by broadcast seeding into fall planted winter wheat in early spring (March-April) when freezing-thawing conditions cause soil cracking (frost seeding). The clover seed falling into soil cracks eventually germinates and then begins to grow under the fast developing wheat canopy. When the wheat is managed for high yield, the clover generally stays small and sparse until after the wheat is harvested (mid-late July in southern Wisconsin). After the wheat harvest, the clover cover crop continues to grow, providing a dense, nitrogen fixing, soil covering, and weed suppressing biomass that benefits the following year's corn crop.

RMA rules do not permit crop insurance coverage for small grain crops planted for harvest that are inter-planted with another crop. This inter-planting rule specifically prohibits use of a grain drill or other tillage-based planting of the cover crop seed. However, broadcast seeding of red clover or a similar cover crop, the typical frost seeding practice, is acceptable as the seed is not technically inter-planted according to RMA definitions. RMA rules also state that damage to the wheat as a result of the frost seeding is not an insurable cause of loss. Thus growers who later file an insurance claim may have indemnities slightly reduced if it is determined that some of the yield loss was due to driving on the wheat during broadcast seeding. The key is that farmers who want to insure wheat and use frost seeding of a clover cover crop should carefully and clearly explain their intended cover cropping practices to their crop insurance agent when buying their policy, to prevent loss of insurance coverage due to a misunderstanding of the rules.

Harvesting corn for silage is a common practice in Wisconsin, with manure commonly applied to fields after silage harvest. Removing almost all the plant biomass for silage leaves little crop residue for soil protection, contributing to soil erosion and nutrient runoff from applied manure. Drill-planting winter (cereal) rye in late September or early October in southern Wisconsin after harvesting corn silage provides an over-winter cover crop to help reduce soil loss and nutrient runoff. The rye grows quickly the following spring and can be chemically or mechanically terminated in late April or early May before planting the main crop. This practice will not affect

insurability of the following crop. However, the rye may be harvested as an early season forage crop, around mid-to-late May in southern Wisconsin, when the rye reaches boot stage. This practice will create a problem for farmers desiring to insure the crop planted after the rye forage, as RMA double cropping rules do not permit insuring the crop following the rye forage.

For most crops, crop insurance policies such as Yield Protection and Revenue Protection (the old APH and CRC policies) state that “any acreage following another crop that has reached the headed (or budded) stage and/or that has been harvested in the same calendar year is not insurable.” This rule implies that, when following rye harvested as forage in the same year, corn and soybeans will not be insurable under a Yield Protection and Revenue Protection policy, while some vegetable crops (sweet corn) will not be insurable under an APH policy, but others will be (green/snap beans). However, this rule does not apply to forage seeding crops, so that a farmer could follow corn silage with a rye cover crop, harvest the rye for forage the next spring, and then seed alfalfa after the rye and insure the alfalfa seeding under a forage seeding policy.

### **Other Crop Insurance Options with Cover Crops**

After harvesting a crop for forage, whether a cover crop or an established alfalfa stand, farmers cannot plant and insure crops such as corn and soybeans with Yield Protection and Revenue Protection (the new APH and CRC policies) or vegetable crops with an APH policy. However, farmers can use GRP and GRIP policies for corn, soybeans, hybrid seed corn and processing sweet corn to insure crops planted after harvesting cover crops. GRP and GRIP are similar to Yield Protection (APH) and Revenue Protection (CRC), but use the NASS county average crop yield, not the farmer’s individual yield, to determine payments. All of a farm’s corn or soybean acres have to be insured under the GRP/GRIP policy, not just part of them, and fields have no coverage for individual losses, so some farmers buy a separate hail policy. AGR-Lite crop insurance also insures a crop planted after harvesting a cover crop. AGR-Lite insures a farm’s Schedule F income from all crops and is more useful when combined with separate crop policies, with AGR-Lite serving as an umbrella policy over the farm to provide an income guarantee. For example, a farm could use Revenue Protection for soybeans, GRIP for corn, and AGR-Lite to have coverage for their forage and vegetable crops. Also, GRP, GRIP, and AGR-Lite satisfy insurance requirements for farmers who want to qualify for SURE, the new federal disaster assistance program that provides an additional income guarantee for farms.

### **Conclusion**

Wisconsin farmers have been exploring cover crops and other crop diversification strategies to help protect and improve soil, provide supplemental feed and aid nutrient management, but some cover cropping practices can conflict with crop insurance rules. Fall planting small grains and frost seeding a legume cover crop in the early spring is acceptable, if the farmer submits a request in the fall and receives approval. Revenue Protection and Yield Protection do not allow farmers to insure a crop planted after harvesting a cover crop for forage, but GRP, GRIP and AGR-Lite do. Farmers who want to combine cover crops and crop insurance should carefully and clearly explain their intended cover cropping practices to their crop insurance agent when buying their policy, to prevent loss of insurance coverage due to a misunderstanding of the rules.

### **Additional Resources**

Frost Seeding Red Clover in Winter Wheat: <http://tinyurl.com/aqpn6o>

Planting Winter Rye after Corn Silage: <http://tinyurl.com/25csrj>

Insuring Forage for SURE: [http://www.aae.wisc.edu/mitchell/SURE\\_Forage.pdf](http://www.aae.wisc.edu/mitchell/SURE_Forage.pdf)