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For the 2013 crop year, the USDA has changed crop insurance rules pertaining to the insurability of crops planted after cover crops. Wisconsin farmers may want to take advantage of these changes to satisfy their forage needs or to earn some extra income. In short, farmers can now harvest and/or graze cover crops before May 10 or planting the following crop (whichever comes first) and still insure the following crop, as long as the cover crop is terminated before planting or before it reaches the headed or budded stage. Many Wisconsin growers would like to use cover crops for forage, but previous and current crop insurance rules restrict some practices if the following crop is to be insured.

In previous years and under the new rules, a grower can still harvest or graze the cover crop in the fall without affecting the insurability of the crop planted the next spring. Also, in previous years and under the new rules, a grower must still terminate the cover crop before it reaches the headed or budded stage. The new rules clarify that the cover crop must be terminated before planting the following crop, which was never explicitly stated in the previous rules. The key change is that the new rules allow a grower to harvest and/or graze the cover crop in the spring before May 10 or planting the follow crop, whichever comes first. Previous rules did not allow harvesting of a cover crop in the spring if the following crop was to be insured. Also, the new rules clarify that a cover crop must be planted within the 12 months prior to planting the insured crop, which may impact those who frost seeded clover into winter wheat in early spring of 2012. Just as under previous rules, this 12-month rule also does not allow insuring a crop planted into an existing alfalfa stand after harvesting a first crop of hay or haylage.

Growers with cover crops currently in their fields may want to take advantage of these rule changes, but there are other factors to consider as well. Cover crops use soil moisture and so can reduce yields for the following crop if adequate rainfall does not occur. With many areas of Wisconsin still under drought conditions, growers will have to assess their soil moisture and rainfall expectations next spring before deciding whether they want to harvest a cover crop. They will have to balance their forage needs and forage prices against soil moisture conditions and expected grain prices. Additionally, herbicide labels can restrict the use of cover crops for forage. Some common corn and soybean herbicide labels do not allow rotating to a food or feed crop, which includes cover crops used for forage, for several months after application on a crop. See the article by Vince Davis for more details: <http://ipcm.wisc.edu/download/pubsPM/9-19-12-Cover-Crops-used-for-forages.pdf>. For more general information, including specific cover cropping practices and options under previous crop insurance rules, see the fact sheet Cover Crops and Crop Insurance: <http://www.aae.wisc.edu/pdmitchell/CropInsurance/CoverCrops.pdf>.

Finally, farmers should always communicate with their crop insurance agent, who should know these rules and can tell a farmer whether or not a specific practice will affect insurability.