

# Cover crops and prevented plant information guidance

Sarah Carlson\*, Tom Kaspar\*, Dave Robison\*, Ryan Stockwell\*

With rapidly developing policies on cover crops and extended wet weather during the planting season, farmers and ranchers may have numerous questions regarding the use of cover crops on acres qualifying for prevented planting provisions under crop insurance policies. Below is clarification of the options farmers and ranchers may pursue when prevented planting occurs. For some producers, taking a reduced prevented planting payment and haying or grazing a cover crop may be the most economically beneficial option. Be sure to discuss all options with your crop insurance agent.

Cover crop *options* for farmers and ranchers with prevented planting on fields without a double-cropping history can pursue the following strategies:

## 1. To maximize the prevented planting payment:

- Declare prevented planting after the **final planting date**, leave the acreage idle (exposed, unplanted soil vulnerable to erosion, nutrient leaching and weed growth) and receive 100% of the prevented planting payment for that acreage.
- Declare prevented planting after the **final planting date**, plant a cover crop, but **do not hay or graze** the cover crop until November 1 and receive 100% of the prevented planting payment for that acreage.
- Declare prevented planting after the **late planting period (if one exists for the insured crop)**, leave the acreage idle (exposed, unplanted soil vulnerable to erosion, nutrient leaching and weed growth) and receive a reduced prevented planting payment for that acreage.

## 2. To provide some prevented planting payment with the option to provide some forage:

- Declare prevented planting after the **late planting period**, plant a cover crop, but **do not hay or graze** the cover crop until November 1 and receive a reduced prevented planting payment for that acreage.
- Declare prevented planting after the **final planting date and late planting period**, plant a cover crop after this period, **hay or graze** the cover crop **prior to November 1** and receive a prevented planting payment equal to 35% of the original prevented planting guarantee for that acreage.

## 3. To maximize the forage opportunity:

Declare prevented planting and plant a cover crop before the **final planting date or during the late planting period**, **hay or graze** the cover crop **prior to November 1** and receive no prevented planting payment.

For farmers and ranchers unfamiliar with cover crops, the following table provides some guidelines when considering options under prevented planting conditions. Consult with your agronomist before making any changes to your cropping plan. Also, be sure to consult with your county Natural Resources Conservation Service about cropping options under any program including EQIP, CSP, or other working lands contracts.

\* Sarah Carlson— Practical Farmers of Iowa— Cover Crop Specialist, Tom Kaspar -USDA-ARS National Laboratory for Agriculture and the Environment, Dave Robison—Forage and Cover Crop Agronomist, Legacy Seeds, Inc.  
www.plantcovercrops.com , Ryan Stockwell—Agriculture Program Manager, National Wildlife Federation

**Table 1. Prevent Planting Options and Economics**

Prevented planting (PP) options	PP payment/acre	Nitrogen Storage*	Soil Erosion Prevention Value^	Fallow Syndrome Yield Reduction‡	Average cover crop seed cost/acre	Potential forage value/acre	Return/acre
<b>Option 1: PP after final plant date, leave acres idle</b>	\$600 (100% of original PP guarantee)	<b>\$20-\$40 loss AVG \$30</b>	<b>\$7-\$21 loss AVG \$14</b>	<b>\$30-\$90 loss AVG \$60</b>	\$0	\$0	\$496
<b>Option 2: do not hay/ graze a cover crop</b>	\$600 (100% of original PP guarantee)	\$20-\$40 AVG \$30	\$7-\$21 AVG \$14	\$0	\$50	\$0-\$200 (if harvestable after Nov 1)	\$794-\$594
<b>Option 3: pp during late planting period, leave acres idle</b>	\$594-\$450 (100%-1% daily reduction; max 25 days)	\$20-\$40 AVG \$30	\$7-\$21 AVG \$14	\$30-\$90 AVG \$60	\$0	\$0	\$490-\$346
<b>Option 4: cover crop planted after late period</b>	\$594-\$450 (100%-1% daily reduction; max 25 days)	\$20-\$40 AVG \$30	\$7-\$21 AVG \$14	\$0	\$50	\$0-\$200 (if harvestable after Nov 1)	\$588 – \$444: \$788 – \$644
<b>Option 5: PP after late planting period, plant a cover crop, hay or graze before Nov. 1</b>	\$210 (35% of the original PP payment)	\$20-\$40 AVG \$30	\$7-\$21 AVG \$14	\$0	\$50	\$400-\$1000	\$604 – \$1204
<b>Option 6: pp before the final planting date, plant a cover crop, hay/ graze before Nov 1</b>	\$0	\$20-\$40 AVG \$30	\$7-\$21 AVG \$14	\$0	\$50	\$400-1000	\$394 – \$994

Values listed in red are to represent expenditures versus black numbers are additions.

Average of the range for Nitrogen Storage, Soil Erosion Prevention and Fallow Syndrome Yield Reduction are reported and used in the final calculations. Ranges are reported using the PP payment/acre and Potential forage value/acre. Estimates are taken from:

\*Kaspar, T.C., and J.W. Singer. 2011. The use of cover crops to manage soil. p. 321-337. *In* J.L. Hatfield and T.J. Sauer (eds.) Soil management: Building a stable base for agriculture. American Society of Agronomy and Soil Science Society of America, Madison, WI.

Clark, A., (ed.) 2007. Managing cover crops profitably. Sustainable Agriculture Network, Beltsville, MD.

^Duffy, M. (2012). *Value of Soil Erosion to the Land Owner* (No. 34959).

ψEllis, J.R. 1998. Post flood syndrome and vesicular-arbuscular mycorrhizal fungi. *Journal of Production Agriculture*. Volume 11, no. 2: 200-204

Troeh, Z.I., and T.E. Loynachan. 2003. Endomycorrhizal fungal survival in continuous corn, soybean, and fallow. *Agron. J.* 95:224-230.

Post Flood and Fallow Syndrome Examined by Daniel Wiersma and Paul Carter Crop Insights. Pioneer International.