SOUTH DAKOTA BACKGROUNDER *May 31, 2019*

Prevented Planting Issues & Cover Crops: How to Determine Your Best Options

This information was developed in consultation with the Risk Management Agency (RMA) and crop insurers, and by agronomists and soil scientists with the USDA Natural Resources Conservation Service South Dakota and South Dakota State University Extension, with support from South Dakota's Conservation Districts and the South Dakota Soil Health Coalition.

Situation:
Excessive rainfall and wet, cold soils are preventing some farmers from planting their crops, and the crop insurance deadline is upon us. What are the options, and best advice for cover crops?

1. There are numerous options, so contact your crop insurance agent well before you make any decisions. Know the final plant date for the insured crop: May 25 or May 31 (depending on the county) for corn; June 10 for soybeans and June 15 or June 20 for sunflowers. Be sure to understand your policy structure, APH units/changes, added acres, crop rotation, previous Prevented Plant claims, enterprise units, and the potential of eligible acres/crops within your county -- as all these factors could impact your coverage.

- Plant the insured crop **during** the late planting period, usually within 25 days after the final planting date (varies by crop and area). For most crops, the percent coverage drops by 1% per day after the final planting date. You will not receive a Prevented Plant payment.
- Plant the insured crop **after** the late planting period (or after the final planting date if a late planting period is not available). You will not receive a Prevented Plant payment. You will have the option to not insure the late-planted crop or to insure with the production guarantee reduced to the Prevented Plant coverage level.
- Leave the acreage idle and receive a full Prevented Plant payment
- Plant a cover crop **during** the late planting period and receive a full Prevented Plant payment, but do not hay or graze this cover crop before November 1, 2019. If you hay or graze before that date, you forfeit your Prevented Plant payment.

- Plant a cover crop **after** the late planting period and hay or graze it before November 1 and receive 35% of a Prevented Plant payment -- or wait to hay or graze it on or after November 1 and receive a full Prevented Plant payment.
- Plant a second insurable crop **before** the second crop's final plant date, and insurance coverage for the first crop goes away (no Prevented Plant payment). Insurance coverage switches to the second crop. Get a release from the first crop from your insurance agent before planting the second crop.
- Plant a second insurable crop **after** the late planting period (if you are also prevented from planting through the late planting period). You can also plant after the final planting date if no late planting period is available. You may receive a Prevented Plant payment equal to 35% of the Prevented Plant guarantee, and you pay only 35% of the premium. Be aware that planting a second crop does impact the following year's APH. You can seed alfalfa or plant wheat into Prevented Plant acres and have insurance coverage, as these are now 2020 crops if not cut until after November 1.

2. **Keep good records and submit timely claims**. You must file a Prevented Plant claim within 72 hours after the final plant date to get full Prevented Plant insurance benefit. Your crop insurance agent will determine whether the cause of the loss is insurable (must be weather related and common in your area), and the agent may ask for additional documentation to support your claim. A signed completed Prevented Plant notice of loss must be submitted no later than 60 days after the calendar date for the end of the insurance period for the Prevented Plant crop to be eligible for payment.

3. **Rules to receive Prevented Plant payments**. To receive 100% of the Prevented Plant payment, the ground must remain idle or planted to a cover crop -- not hayed, grazed or harvested before November 1, 2019. Both yield and revenue protection Prevented Plant payments projected price is $4.00 for corn and $9.54 for soybeans, with full payment being 55% of your crop insurance guarantee for corn; 60% for soybeans. If you use the enterprise unit discount, late planted acres will be combined with timely planted acres to determine the average guarantee.

4. **When is Prevented Plant not available**? There is no Prevented Plant coverage available for Area Risk Protection Insurance (ARPI) and Area Yield Protection (AYP). Other ground not covered: Land in year one after CRP, land insured through a New Breaking Written Agreement, and land where a crop is planted into an existing pasture or forage crop. Contact your crop insurance agent or USDA Risk Management Agency (RMA) for more information, not NRCS.

5. **Why spend money on cover crops**? The best option to minimize water and wind erosion, decrease nitrate runoff and leaching, and reduce weed pressure is to seed a cover crop for increased productivity in subsequent years. If you leave the ground bare and use tillage to control weeds, it leads to a decline in soil organic matter, a decline in soil aggregation and an overall decline in productivity. By establishing a living crop, you are also helping sequester already applied nutrients which can be released to subsequent crops through mineralization,

plus the root and plant biomass will improve soil structure/aggregation that will help aid future planting under wet conditions--reducing Prevented Plant acres.

6. **Which cover crops should I plant**? Select a cover crop based on crop objectives, management ease for your operation, soil characteristics, crop rotation, cost, and herbicides that might be in the soil. Options include oats, cereal rye, sorghum-sudangrass, sudangrass, oilseed radish, winter peas, sweet clover or crimson clover. Each species can provide different attributes, and often a mix of species -- given a long spring through fall season to grow -- allows for deep rooting and more nutrient capture. A combination that includes grass, a legume, and oilseed radish provides the best overall soil improvement and helps alleviate compaction.

7. **What are the best management practices for cover crops?** The NRCS South Dakota has an excellent resource you can download that offers cover crop seeding plan and record, cover crop species ratings, recommended cover crop mixes, and aerial seeding strategies. There is also a Resources for Cover Crops in South Dakota page that examines species selection, forage selection, profitable management, grazing, and more. SDSU has a cover crop page with excellent information. When seeding cover crops into crusted, hard topsoil that occurs with prolonged soil saturation, use a drill or planter to achieve good seed to soil contact.

8. **For more details**, read Delayed Planting Challenges: Cover Crop Considerations by Sara Bauder and Ruth Beck, SDSU Extension Agronomy Field Specialists, Anthony Bly, SDSU Extension Soils Field Specialist, and Warren Rusche, SDSU Extension Beef Feedlot Management Associate. For a free one-on-one consultation about cover crops (not insurance), contact your local NRCS or conservation district office.