
CROP INSURANCE MYTH VS FACT: CONSERVATION

MYTH: Crop insurance encourages farmers to tear up ground.

FACT: Throughout the years, safeguards have been put in place, and crop insurance is actually a complement to adoption of conservation practices.

Farmers must comply with highly erodible land conservation and wetland conservation provisions. They must certify that they will not:

- Produce an agricultural commodity on highly erodible land without a conservation system;
 - Plant an agricultural commodity on a converted wetland; or
 - Convert a wetland to make possible the production of an agricultural commodity.
- These compliance provisions have been linked to the ability to receive commodity programs since 1985, but the 2014 Farm Bill relinked those provisions with eligibility for premium support paid under the Federal Crop Insurance Program.
 - In addition, the 2014 Farm Bill expanded a Sodsaver provision which reduces the federal crop insurance premium discount available to landowners by 50 percent for four years on any lands they convert from native prairie to cropland.
 - The 2018 Farm Bill explicitly deemed cover cropping a “good farming practice” when paired with an approved termination date for the cover crop. The purpose of the provision was to ensure that crop insurance would not discourage farmers from adopting cover crop practices.
 - A peer-reviewed study in the Journal of Environmental Management found that crop insurance can actually be complementary to the adoption of conservation practices. Adoption rates of conservation practices like cover crops and no-till are higher amongst growers who utilize crop insurance versus those who don't.