



# Forage Options for Prevented Plant Acres in Wisconsin in 2024

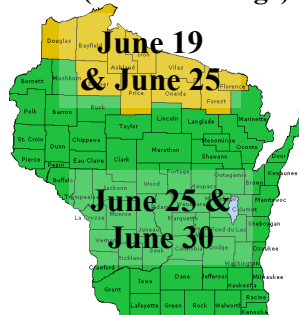
June 21, 2024

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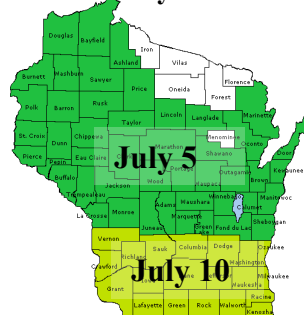
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Wisconsin's wet spring has slowed planting for many farmers and provided poor conditions for making hay. As a result, some farmers will be claiming prevented plant and many will be looking for more or better quality forage. This bulletin reviews crop insurance rules to help farmers understand their options for using prevented plant acres for forage production.

## Corn (Grain & Silage)



## Soybeans



## Key Dates for Filing Prevented Plant

Dates for filing prevented plant vary by crop and county (see maps above). Farmers must contact their insurance agent within 72 hours of the dates on these maps if they will be unable to plant. In the far north, the dates are June 19 for corn for grain and June 25 for corn silage and in the south, June 25 for corn for grain and June 30 for corn silage. For

soybeans, the dates are July 5 for most of the state, but July 10 in the far south. Small areas do not qualify for prevented plant; to qualify an area must exceed 20 acres or 20% of the unit's acreage (20/20 rule). Also, your planted acres plus prevented plant acres for a crop cannot exceed the maximum acres you planted of that crop in any of the last 4 years (1 in 4 rule).

Farmers have three options for using prevented plant acres for forage.

- 1) Take the full Prevented Plant (PP) indemnity equal to 55% of your guarantee.  
You can leave these acres idle (weed management still recommended), or you can plant a cover crop for forage, including establish alfalfa. Rules were changed and now you can make hay, graze, or cut these acres for silage, haylage or baleage at any time, but you still cannot harvest them for grain or seed. However, these acres must be managed as a cover crop, following agricultural expert guidelines for seeding rates, input use and termination dates. See NRCS Wisconsin Agronomy Technical Note 7 (see Additional Resources at end). In most cases, cover crops may use different seeding rates and do not use fertilizer or chemicals. Contact your insurance agent to clarify or you may inadvertently move your coverage into option 2. Note, corn CANNOT be a cover crop; if you want to plant corn, use option 2 or 3.
- 2) Take a reduced Prevented Plant indemnity equal to 35% of your full PP indemnity.  
On these acres, you can plant a second crop and manage it as a crop (not a cover crop), including forage, establish alfalfa or other perennial crop, or harvest for grain or seed as you want. If you insure the second crop (such as with a forage seeding policy), you must manage it according to crop insurance rules for that crop. Again, contact your insurance agent.

- 3) Leave the acres uninsured – you pay no premiums, will receive no indemnities, but have no restrictions on planting, harvesting, grazing or managing these acres for forage.

Always contact your crop insurance agent if you want to claim prevented plant and, once a claim is filed, clarify with them regarding insurance rules before taking action on these acres.

### Comments

- Loss of Enterprise Units: To be eligible for enterprise units, a farmer must plant 20 acres or 20% of planted acres in at least two sections. Prevented plant acres do NOT count in this calculation and so a farmer may lose eligibility for enterprise units, and thus have to pay larger premiums for all their insured acres.
- Yield History Impacts: Acres claimed for reduced prevented plant (option 2) use 60% of the yield from your planted acres for future yield history calculations, likely reducing it. Acres claimed for full prevented plant (option 1) and uninsured acres (option 3) do not affect your yield history.
- Commodity Program Impacts: Prevented plant payments do not affect Agricultural Risk Coverage (ARC) or Price Loss Coverage (PLC) payments and prevented plant acres are considered planted for calculation of base acres.
- Conservation Program Impacts: Conservation payments do not affect prevent plant payments. Also, if you plant cover crops on prevented plant acres, you can still be eligible for cost-share support from NRCS or other cost-share options.
- Terminating 2023 Cover Crops: A cover crop established in the fall of 2023 must be terminated within 12 months (fall of 2024) or it is considered an established crop. Corn or soybeans planted in 2025 into an established cover crop will not be insurable.
- Alfalfa Establishment: Growers can establish alfalfa with or without a nurse crop on prevented plant acres (options 1 or 2) and have it ready for production in 2025.
- Agronomic Considerations: Agronomic considerations such as switching corn maturity dates or from grain to silage should be part of the decision. See the UW Extension corn and soybean agronomy web page: <http://corn.agronomy.wisc.edu/> and <http://www.coolbean.info/>.

### Additional Resources

Late and Prevented Plant Example Calculations: LINK GOES HERE

RMA Prevented Planting Coverage Q and A: <https://www.rma.usda.gov/News-Room/Frequently-Asked-Questions/Prevented-Planting-Coverage>

RMA First and Second Crop Rules: <https://www.rma.usda.gov/Fact-Sheets/National-Fact-Sheets/First-and-Second-Crop-Rules>

RMA Prevented Planting Insurance Provisions: Flood: <https://www.rma.usda.gov/en/Fact-Sheets/National-Fact-Sheets/Prevented-Planting-Insurance-Provisions-Flood>

NRCS Wisconsin Agronomy Technical Note 7:

[https://efotg.sc.egov.usda.gov/references/Delete/2015-12-19/Aronomy\\_7\\_Technical\\_Note.pdf](https://efotg.sc.egov.usda.gov/references/Delete/2015-12-19/Aronomy_7_Technical_Note.pdf)



# Prevented Plant Example Calculations for Wisconsin in 2024

June 24, 2024

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Here we present some example calculations and explain the prevented plant options for hypothetical cases to help farmers understand their options. For additional issues to consider, see Forage Options for Prevented Plant Acres in Wisconsin in 2024

<https://aae.wisc.edu/pdmitchell/2024/06/21/forage-options-for-prevented-plant-acres-in-wisconsin-in-2024/>

**Assumptions:** You bought crop insurance with a yield history of 175 bu/ac for your corn and 60 bu/ac for your soybeans. With 80% Revenue Protection, your yield guarantees are 140 bu/ac for the corn and 48 bu/ac for the soybeans. Revenue guarantees are 140 bu/ac x \$4.66/bu = \$652.40/ac and 48 bu/ac x \$11.55/bu = \$554.40/ac. The final planting dates in your county are May 31 for corn, June 5 corn silage, and June 10 for soybeans, but these dates vary by county and crop across the state (see map <https://aae.wisc.edu/pdmitchell/2024/06/21/forage-options-for-prevented-plant-acres-in-wisconsin-in-2024/>). By May 31, you planted 250 acres of corn and by June 10, you planted 150 acres of soybeans, leaving 100 acres unplanted. You qualify for Prevented Plant since at least 20 acres or 20% of the insured acres are affected.

## What are Your Options?

- 1) Plant corn, corn silage, or soybeans late with a reduced guarantee
  - a. Corn: guarantee reduced 1% per day per acre for each day after May 31.
  - b. Corn silage: guarantee reduced 1% per day per acre for each day after June 5.
  - c. Soybeans: guarantee reduced 1% per day per acre for each day after June 10

**Example:** Suppose you planted all 100 remaining acres to soybeans on June 24 (14 days late). Your guarantee on these 100 soybean acres would be  $(100\% - 14\%) = 86\%$  x \$554.40/ac = \$476.78/ac x 100 acres = \$47,678. The guarantee on the 150 soybean acres you planted on time is unchanged.
- 2) Take the full Prevented Plant (PP) indemnity equal to 55% of your original guarantee.
  - a. Corn: full PP indemnity =  $55\% \times \$652.40/\text{ac} = \$358.82/\text{ac} \times 100 \text{ acres} = \$35,882$ .
  - b. Soybean: full PP indemnity =  $60\% \times \$554.40/\text{ac} = \$332.64/\text{ac} \times 100 \text{ acres} = \$33,264$ .  
*You can plant a cover crop for forage, including establish alfalfa, and make hay, graze, or cut these acres for silage, haylage or baleage at any time. You cannot harvest them for grain or seed or use corn as a cover crop. Also, these acres must be managed as a cover crop, following agricultural expert guidelines for seeding rates, input use and termination dates.*
- 3) Take a reduced Prevented Plant (PP) indemnity equal to 35% of your full PP indemnity
  - a. Corn: reduced PP indemnity =  $35\% \times \$358.82/\text{ac} = \$125.59/\text{ac} \times 100 \text{ acres} = \$12,559$ .
  - b. Soybean: partial PP indemnity =  $35\% \times \$332.64/\text{ac} = \$116.42/\text{ac} \times 100 \text{ acres} = \$11,642$ .  
*On these acres, you can plant a second crop and manage it as a crop (not a cover crop), including forage, establish alfalfa or other perennial crop, or harvest for grain or seed. If you insure the second crop, management should follow crop insurance. If you plant corn silage or soybeans on time, you CANNOT receive a reduced prevented plant payment for corn.*
- 4) Leave the acres uninsured – you pay no premiums for these 100 acres, will receive no indemnities, but have no restrictions on planting & harvesting/grazing a forage or cover crop.