

# Crop Insurance and Risk Management Programs for Missouri Specialty Crops

Crop insurance options have increased in recent decades for specialty crop farmers in Missouri. This guide summarizes crop insurance and program options available for Missouri farmers who are producing specialty crops.

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*Specialty crops are defined by the USDA Risk Management Agency as fruits and vegetables, tree nuts, dried fruits, and horticulture nursery crops (including floriculture).*

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New crop risk management tools emerged during the 1990s, when Farm Bills authorized more crop insurance options for noninsured and specialty crops. These programs were geared toward larger acreages, and specialty crop insurance plans are still more commonly used by larger-acreage farms. Today, newer U.S. Department of Agriculture (USDA) Risk Management Agency (RMA) insurance programs are available for smaller specialty crop farms.

## What crop insurance is

Crop insurance provides a way for farmers to manage risk related to crop production and prices. Different types of crop insurance can protect against crop loss, yield loss, prevented planting or changes in price. In some cases, crop insurance is required by lenders in a farm loan to protect their investments.

Two major types of individual crop insurance plans are subsidized and reinsured by the USDA Risk Management Agency. **Crop revenue insurance** plans pay indemnities based on revenue shortfalls. **Crop yield insurance** plans pay indemnities based on yield losses caused by natural events. Yield insurance plans are often termed “multi-peril,” as a single plan may cover multiple natural events.

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**Figure 1.** Risk management options have increased since the 1990s for specialty crops in Missouri.

## Insurance options for specialty crops

These insurance or risk protection programs are available for Missouri specialty crops:

- Crop-specific insurance policies
- Whole-Farm Revenue Protection (WFRP)
- Micro Farm (MF)
- Noninsured Crop Assistance Program (NAP)

Table 1 summarizes these programs, and later sections provide an overview and describe key features of each.

## Crop-specific insurance policies

Individual crop insurance plans are not available for every specialty crop grown in Missouri. A list of [specialty crops that are eligible for individual crop insurance programs](#) can be found at [rma.usda.gov/about-crop-insurance/highlighted-initiatives-plans/specialty-crops](http://rma.usda.gov/about-crop-insurance/highlighted-initiatives-plans/specialty-crops). Crop-specific insurance plans usually depend on the county’s production history for that crop. However, coverage may be available even if your county does not have production history. Contact a crop insurance agent regarding insurability of a crop in your county.

**Table 1. Comparison of specialty crop risk management programs.**

Program	What it insures	What is eligible	Causes of loss	Coverage	Where to acquire
Individual crop insurance	Varies by crop but is generally based on crop yield or crop revenue	Select fruits, vegetables, tree nuts, dried fruits and horticulture nursery crops	Varies by crop; generally adverse weather conditions and natural causes of loss	Varies according to crop	Crop insurance agent
Whole-Farm Revenue Protection	Farm revenue	Most commodities (crops and livestock) produced or purchased for resale during insurance period Replant coverage available	Unavoidable natural causes Carryover loss coverage if insured in following year	Coverage levels from 50% to 85% of approved revenue Up to \$17 million in insured revenue	Crop insurance agent
Micro Farm	Farm revenue	Most commodities (crops and livestock) produced or purchased for resale during insurance period Replant coverage available	Unavoidable natural causes Carryover loss coverage if insured in following year	Coverage levels from 50% to 85% of approved revenue Up to \$350,000 in insured revenue	Crop insurance agent
Noninsured Crop Disaster Assistance Program	Crop yield	Crops produced for commercial purposes and not covered by federal crop insurance; examples include crops grown for food, feed, fiber, seed, biofuels or bio-based products	Damaging weather or adverse natural occurrences	Coverage levels from 50% to 65% of production and 55% to 100% of average market price, in 5% increments	Local USDA Farm Service Agency office

## Use of crop-specific insurance policies

Apples, peaches and potatoes typically represent the majority of Missouri’s insured specialty crops by acreage. According to the USDA, in 2024, Missouri producers insured the following specialty crops:

- Apples
- Beans (dry)
- Grapes
- Hemp
- Nursery (field grown and containers)
- Peaches
- Potatoes

## Whole-Farm Revenue Protection

[Whole-Farm Revenue Protection](https://rma.usda.gov/about-crop-insurance/fact-sheets/whole-farm-revenue-protection) (rma.usda.gov/about-crop-insurance/fact-sheets/whole-farm-revenue-protection) provides revenue insurance for insurable crops and livestock. One policy insures revenue from specialty crops, nonspecialty crops, and livestock on a farm, including farms with specialty or organic commodities and those marketing to local or direct markets. Revenue from timber sales, forest products, and animals sold for sport, show or pets is not covered.

**Coverage:** Coverage levels range from 50% to 85% of approved revenue, up to \$17 million in insured revenue.

**Eligibility:** Plans are available in every Missouri county. Producers must provide five consecutive years of Schedule F or other farm tax forms; three years if they qualify as a beginning or veteran farmer or rancher.

**Reporting requirements:** Producers must keep enterprise-specific records and report their revenue for each separate commodity. For diversified operations, this requirement could result in considerable paperwork and administrative burden upon the producer.

**Subsidy:** Subsidies vary by coverage level and range from 53% to 80% of the premium paid by the government if there is one commodity at the enterprise unit. For the whole farm unit with two or more commodities, 56% to 80% of the premium are subsidized.

**Dates:** Typical sales closing date for calendar year tax filers in Missouri is March 15. Premium billing date is Aug. 15.

**Indemnities:** Submit a notice of loss within 72 hours after discovery that revenue could be below insured level. File a claim within 60 days after taxes are submitted to the Internal Revenue Service (IRS).

## Micro Farm Program

The [Micro Farm Program](https://rma.usda.gov/about-crop-insurance/fact-sheets/micro-farm-program) (rma.usda.gov/about-crop-insurance/fact-sheets/micro-farm-program) is similar to WFRP but is targeted to smaller operations. It provides revenue insurance to farms from agricultural commodities, including both crops and livestock. Farms using the MF program can also market products to local, regional, farm-identity preserved, specialty and direct markets. Revenue covered by this program can include revenue from products purchased for resale as long as

the revenue from resold products does not exceed 50% of farm revenue.

**Coverage:** Coverage levels range from 50% to 85% of approved revenue, up to \$350,000 in insured revenue.

**Eligibility:** Plans are available in every Missouri county. Producers must have three consecutive years of Schedule F or other farm tax forms.

**Reporting requirements:** The MF program was designed to lessen recordkeeping requirements for producers. Specifically, all commodities are lumped together under revenue. Small farms producing diverse products do not have the recordkeeping burden of reporting sales for every crop or livestock category separately.

**Subsidy:** Subsidies range from 56% to 80% of the premium paid by the government, depending on the coverage level selected.

**Dates:** Typical sales closing date for calendar year tax filers in Missouri is April 15. Premium billing date is Aug. 15.

**Indemnities:** Submit a notice of loss within 72 hours after discovery that revenue could be below insured level. File a claim within 60 days after taxes are submitted to the Internal Revenue Service (IRS).

## Noninsured Crop Disaster Assistance Program

[Noninsured Crop Disaster Assistance Program](https://fsa.usda.gov/tools/informational/fact-sheets/noninsured-crop-disaster-assistance-program-nap) (fsa.usda.gov/tools/informational/fact-sheets/noninsured-crop-disaster-assistance-program-nap) is available for noninsurable crops and offer producers a risk management tool for low yields, loss of inventory or prevented planting from natural disasters.

**Coverage:** Basic coverage is based on a loss of 50% of expected production at 55% of the average market price for the crop. Producers elect buy-up coverage, up to 65% of the expected production and 100% of the average market price of the crop, in 5% increments.

**Eligibility:** Crop must be a commercially produced ag commodity for which crop insurance is not available and be listed as an eligible crop by the USDA. Examples include crops grown for food, feed, fiber, seed, industrial or horticultural use.

**Reporting requirements:** Producer must provide acreage report and production report annually.

**Service fees and premiums:** Service fees are due for the lesser of \$325 per crop or \$825 per producer per

county, not to exceed \$1,950 for a producer farming in multiple counties. Premiums are due for producers who elect buy-up coverage. Premiums are 5.25% of the coverage/potential indemnity with a maximum premium of \$15,750 per producer. Service fees or premiums may be waived or reduced for farmers and ranchers who are beginning, socially disadvantaged, limited resource and/or veterans.

**Dates:** Application date varies by crop and county; check with the USDA. Service fees must be paid by the application closing date.

**Indemnities:** Notice of loss must be submitted to FSA within 15 days of occurrence, damage or loss of production. Application for payment is due within 60 days after coverage period ends.

## Other related programs

The USDA offers these other programs that protect specialty crops or related industries from disasters:

- [Tree Assistance Program](https://fsa.usda.gov/tools/informational/fact-sheets/tree-assistance-program-tap) (TAP) (fsa.usda.gov/tools/informational/fact-sheets/tree-assistance-program-tap) provides assistance to orchards and nursery tree growers from natural disasters.
- [Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program](https://fsa.usda.gov/resources/programs/emergency-assistance-livestock-honeybees-farm-raised-fish-elap) (ELAP) (fsa.usda.gov/resources/programs/emergency-assistance-livestock-honeybees-farm-raised-fish-elap) provides assistance to honey bee colony, hive, and feed losses due to colony collapse disorder, eligible adverse weather, and other conditions.
- [Apiculture Rainfall Index Insurance Program](https://rma.usda.gov/about-crop-insurance/fact-sheets/apiculture-pilot-2017) (rma.usda.gov/about-crop-insurance/fact-sheets/apiculture-pilot-2017) provides a safety net for beekeeping including honey, pollen collection, wax, and breeding stock.

## Summary

Specialty crop farmers in Missouri have access to more crop insurance and assistance programs than in the past. These programs include revenue insurance and crop-specific plans among others. Consult your local crop insurance agent or USDA county office for up-to-date guidance on specialty crop risk management programs available in your area.