Hubbs H Agency

The Crop Insurance Specialists

2026 Fall Crop Insurance Update

2027 Reminder of Items that were new Last Year

Margin Coverage Option (MCO)

Margin Coverage Option was a new product last year and is available for Corn, Soybeans, Spring Wheat and Grain Sorghum in 2027. It combines features of Margin Protection and Enhanced Coverage Option (ECO). Like Margin Protection, MCO guarantees a margin between expected county revenue (yield x price) and input costs (fertilizer & fuel). Similar to ECO, MCO offers a 5% band of coverage from 95% down to 90%, and individual crop insurance losses do not offset MCO indemnities. The Sales Closing Date for MCO is September 30, 2026, for 2027 crops.

Beginning Farmer (BFR)

The Beginning Farmer and Rancher program has been expanded to 10 years of benefits instead of 5 years like it's been in the past. Also, beginning farmers in the first 4 years of the program will now receive increased premium subsidy support higher than the standard 10%. In the first 2 years, the subsidy rate will be 15%, year 3 will be 13%, year 4 will be 11%, and the remaining 6 years will be 10%.

Supplemental Coverage Option (SCO)

SCO coverage has been increased to 90%, up from 86% as in previous years. The premium subsidy has also been increased to 80%, up from 65%. Also, SCO can now be purchased regardless of FSA program election. In the past, SCO could only be purchased on farms not enrolled in FSA's ARC program.

MPCI Subsidy Increase

For MPCI individual-based crop insurance policies, the premium subsidies increased in 2026. For policies at the 75% or lower coverage levels, the subsidy will increase by 5 percentage points. For 80% and 85% policies, the subsidy will be 3 percentage points higher.

Billing Information

Crop Insurance Bill:

Payment will need to be postmarked by Sept. 30 to avoid interest charges.

Hail Insurance Bill:

If you took out a separate Hail Insurance policy, and you didn't take the cash discount in August, you will be billed for Oct. 1st, but interest will not be charged if paid prior to Nov. 1st.

ACH:

Many customers have signed up for Direct Deposit of claim payments. If you would like to sign up, please contact your agent.

Online Account Information:

If you would like to view your account information or pay your bill online, this is available by registering with the company. The website will be listed on your bill.

$200,000 Claims

Any $200,000 claim in a county on a single crop is subject to a 3-year yield audit. MPCI (including Prevented Planting), SCO, ECO, MCO, and Margin Protection claims are combined to meet the $200,000 threshold.

Fall Sign-up Information

Wheat and Forage Appointments:

Sign up deadline for 2027 policies in SD and NE is **Sept. 30, 2026**. Existing customers with Winter Wheat or Forage Production policies will receive a call from us. If you would like to add Winter Wheat or Forage Production to your policy, please call our office for levels available and cost per acre.

Pasture, Rangeland and Forage (PRF):

The deadline to sign up for this rainfall index and report the acres insured for 2027 is December 1, 2026.

Certify Your Fall Acres with FSA:

You need to certify your Fall-seeded acres of winter wheat, rye, etc. by Nov. 15, 2026, at your county FSA office. All Spring crops and perennial forages are certified by July 15th.

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Fall Harvest Guidelines

Feeding Grain to Livestock:

If you plan to feed any of your 2026 grain to livestock, we can have an adjuster verify the production prior to feeding. This would eliminate the need to keep feeding records.

Mark Your Bins:

If you have a 2026 loss, any **old grain** in the bin must be measured and marked by an adjuster before any new grain is put on top. If more than one loss unit is placed in a bin, grain will need to be leveled and clearly marked, initialed, and dated on the outside of the bin with permanent marker.

Silage/High Moisture/Baling Row Crops:

Before cutting any INSURED acres, your agent must file a claim and an adjuster must contact you to give permission to start cutting and leave strips. Policy provisions **require** that you leave check strips for appraisal purposes if you cut a crop for silage, hay, or harvest high moisture corn that will go in a silo/bunker. The check strips must be 10 feet wide, the length of the field. Two strips are required per field. It is **especially important** to contact our office **before** and **after** you are finished with cutting. *Cover Crops planted on PP ground do not need to be adjusted.*

Alfalfa Seeding Policy

Those of you that have Forage Seeding on your policy are covered for Fall-seeded Alfalfa. Replanting payments are included in this policy for Fall-seeded acres. The final plant date for Fall coverage is 8/31/2026. Planted acres will need to be reported by 11/15/2026.

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