

## Fall Covers for Spring Savings: Cover Crop Premium Discount Program

FARMER STORY

*Rademacher Farms, Illinois*



*"There's plenty of room to use cover crops to increase net profit, but it takes commitment and creativity."  
- Frank Rademacher*

American Farmland Trust leads a coalition of partners in Illinois to offer Fall Covers for Spring Savings, a cover crop premium discount program, or FCSS, to farmers who are planting cover crops on acres installed outside of state and federal program incentives (e.g., EQIP, CSP, and state cost share). Eligible applicants receive a \$5/acre insurance premium discount on the following year's crop insurance invoice for every acre of cover crop enrolled and accepted in the program.

Farmers' interest in the FCSS program has skyrocketed since its launch, so much that the program can't keep up. The Illinois Nutrient Loss Reduction Strategy shows that cover crops can be one of the most effective in-field strategies for reducing both nitrate-nitrogen and total phosphorus lost from corn-soybean fields. When cover crops are integrated into a farming operation, they improve soil's overall function and health, enhancing the resiliency of Illinois cropland and resulting in less yield variation from year to year, which may translate to fewer insurance claims over time.

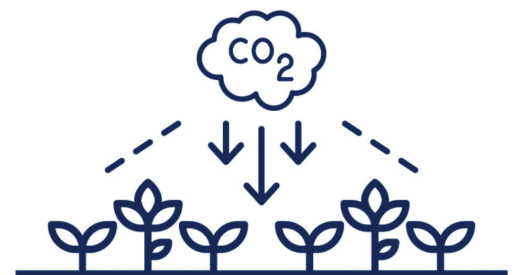
One individual who had immense interest and applied for the 2020 and 2021 FCSS program is Frank Rademacher.

Frank farms with his father and grandfather on over 500 acres. Frank first heard about the program through a conservation group called Practical Farmers of Iowa, and this is his second year successfully enrolling roughly 400 acres into the 2021 FCSS program. Iowa was the first state to offer a similar cover crop incentive program.

Expansion of the FCSS program is critical not only to the success of the program but also to accelerate adoption of cover crops on Illinois cropland.



**ROLLER CRIMPED CEREAL RYE**



IF CURRENT COVER CROP ACREAGE  
WERE TRIPLED, IT WOULD BE EQUAL TO

**removing 3 million**

PASSENGER VEHICLES  
FROM THE ROAD FOR A YEAR



Frank has been using cover crops for about 8 years and it has caused a complete change in their production system. Frank expresses that there is always a learning curve with new practices, as well as initial increased costs, such as different equipment and seed inputs, but this program offers the option to offset increased costs through trial and error on different fields.



*Cover crops are proven to increase root structure and improve soil health.*

Frank's overall farm objective is finding the point in which they can maximize environmental benefits and profit potential. Frank's family farm is seeing increases in profit, decreases in labor and equipment, and a slow reduction of most synthetic inputs. So, while short term benefits are often lackluster, the long-term benefits have been huge.

Cover crops are one of the most important tools for increasing soil health. By increasing soil health over the long term, the landscape can withstand some of the impacts from weather extremes. During heavy rainfall events, increased water infiltration and residue cover drastically increases water that can store and stop erosion. During dry periods, by keeping the ground cool and covered, there is more water available for the crop, reducing stress.



SOYBEANS SOWED IN TERMINATED CEREAL RYE



Watch the full story interview of Frank:  
[www.youtube.com/AmericanFarmland](http://www.youtube.com/AmericanFarmland)

Part of the reason Frank uses cover crops is to prepare for the future. Frank thinks it's clear there will always be a need for sustainability and regenerative production systems. He has adopted a model that addresses most of the major concerns from both an environmental and consumer standpoint by reducing and eliminating certain synthetics, production of Non-GMO crops, virtually stopping erosion and nutrient loss, and by increasing storage of carbon in their soils.

For those just starting out, Frank always recommends starting out small, finding a mentor, and sticking with it for a few years. Using cereal rye as a cover crop ahead of soybeans is usually the best place to start. There's plenty of room to use cover crops to increase net profit but it takes commitment and creativity.

American Farmland Trust and supporting partners remain committed to meeting the goals of the Illinois Nutrient Loss Reduction Strategy and continuing to support farmers in opportunities to try a practice that is proven to improve the health of the soil.

## Supporting Partners



For over 40 years, the mission of American Farmland Trust has been to protect farmland, promote sound farming practices, and keep farmers on the land. AFT is a leader in working side-by-side with farmers and landowners to accelerate the adoption of conservation practices.

AFT MIDWEST OFFICE  
PO Box 270, Rochelle, IL 61068  
(815) 748-1538 • [www.farmland.org](http://www.farmland.org)