The Illinois Nutrient Loss Reduction Strategy (NLRS) recognizes cover crops as one of the most effective in-field management strategies to stem the loss of both nitrate-nitrogen and total phosphorus from corn-soybean fields, yet less than 4% of Illinois’ cropland is planted to cover crops annually. Meeting the water quality goals of the NLRS will require 35% to 75% of Illinois’ cropland be protected by cover crops, depending on the suite of conservation practices implemented.

The Illinois legislature approved a line item in the Illinois Department of Agriculture (IDOA) FY2020 budget for $300,000 to fund a pilot insurance premium discount program for cover crops on 50,000 acres. Fall Covers for Spring Savings (FCSS) launched in December of 2019 and demand exceeded the 50,000 acre cap within two weeks. Over 113,000 acres were applied for during the open enrollment period, leaving an unmet demand of over 63,000 acres.

The FY2021 IDOA Budget requests increased funding for the FCSS Program to expand eligibility to 100,000 acres, providing crucial support to Illinois farmers interested in incorporating cover crops into their rotation.

Why tie cover crops to crop insurance? Crop insurance is an integral part of the farm safety net, providing protection for farmers when adverse weather impacts crop yields. When cover crops are integrated into a farming operation they improve soil 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.

**NUTRIENT, SEDIMENT AND GHG REDUCTIONS FROM THE FCSS PROGRAM**

- **3,898** truckloads of sediment kept out of waterways
- **Over 145,000 lbs** of Nitrate-N Kept in the field
- **Almost 14,000 lbs** of Phosphorus Kept in the field
- **The carbon dioxide equivalent of removing 5,163 passenger cars from the road**

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The maps above display estimated non-point source (NPS) nutrient load reductions from acres enrolled in the FCSS Program on a per county basis. Reported estimates reflect regional variation in nutrient loading such that counties with the highest total acres enrolled might not reflect the largest NPS reductions.

Annual NPS nutrient loads leaving Illinois averaged over the 2012 to 2017 time period were estimated to be 34,170,000 pounds of total phosphorus and 340,150,000 pounds of nitrate-nitrogen according to the 2019 NLRS Science Assessment Update. Average NPS loading per acre ranged from less than 0 to nearly 23 lbs./acre for nitrate-nitrogen and less than 0 to over 4 lbs./acre for total phosphorus for the same time period, depending on location and contributing waterbody.