Volume 14, Issue 6 June 2026

RightRisk™

RightRisk News

When Crops Can't Be Planted: Understanding Options and Prevented Planting Insurance

Prevented planting coverage with USDA crop insurance programs compensates crop producers for pre-planting costs when adverse weather keeps them from planting an insured crop by the final planting date approved for that crop and location. Prevented planting insurance claims are often due to excessive rain or flooding. However, causes may vary and in 2026 extremely dry weather resulting in insufficient soil moisture for planting along with areas lacking access to irrigation water have producers thinking about making prevented planting insurance claims.

Indemnity payments for successful prevented planting insurance claims are typically calculated as a percentage of the original insurance guarantee. For example, prevented planting indemnity payments for corn are 55% of the original insurance guarantee, soybeans are 60%, and sugar beets are 45%. Using available national and state crop budgets, fixed and variable costs up to the point of planting the crop are compared to average insurance guarantees to establish prevented planting coverage factors. Depending on the location, crop, and production practices, buy-up payment rates may be available, commonly at the +5% and +10% levels. For example, in Scotts Bluff County, Nebraska, prevented planting payment rates for sugar beets can be bought up to 50% or 55% levels at the time of enrollment.

Prevented Planting Acres over the Prior Decade

U.S. crop producers reported unprecedented levels of prevent plant land for the 2019 growing season. Prevent plant cropland exceeded 19.6 million acres across the country, including 11.4 million acres of corn and 4.5 million acres of soybeans (Table 1). Many of the prevented planting cropland acres in 2019 were affected by flooding along streams and rivers. Arkansas, Illinois, Minnesota, Missouri, Ohio, and South Dakota all had over one million prevented planting acres in 2019 with South

Table 1. Prevented planting acres reported to the USDA Farm Services Agency for each year, 2016-2025. (Source: USDA Farm Service Agency Crop Acreage Data.)

Crop Year	CORN	COTTON	RICE	SORGHUM	SOYBEANS	WHEAT	OTHER	Grand Total
2016	1,052,208	195,089	90,052	28,037	236,609	1,787,206	22,482	3,411,683
2017	964,596	133,377	363,538	32,449	435,430	619,685	37,675	2,586,750
2018	929,361	152,178	61,846	67,036	276,082	374,643	30,642	1,891,788
2019	11,433,459	519,206	751,749	172,726	4,461,432	2,220,072	62,115	19,620,758
2020	6,188,402	448,616	495,859	297,389	1,476,816	1,273,116	42,674	10,222,872
2021	639,231	326,683	458,324	27,858	341,005	292,521	21,105	2,106,727
2022	3,154,387	183,787	629,298	179,396	986,091	1,169,239	101,906	6,404,104
2023	1,436,795	579,398	168,548	247,628	475,106	642,815	54,182	3,604,472
2024	2,690,428	353,915	417,503	90,559	775,225	390,684	31,376	4,749,690
2025	1,842,637	694,952	719,733	155,593	1,269,409	284,464	34,948	5,001,736
Average of 2016-2025	**3,033,150**	**358,720**	**415,645**	**129,867**	**1,073,321**	**905,444**	**43,910**	**5,960,058**

How Much Risk is Right for You?

Dakota leading the way with over 3.9 million acres.

Table 2. Percentage of prevented planting (PP) acres reported to the USDA Farm Services Agency for each year, 2016-2025, relative to total planted acres for each crop. (Source: Author calculations using data from the USDA Farm Service Agency Crop Acreage Data.)

Crop Year	CORN	COTTON	RICE	SORGHUM	SOYBEANS	WHEAT	OTHER	Grand Total
2016	1.2%	2.0%	2.9%	0.5%	0.3%	3.7%	0.3%	1.4%
2017	1.1%	1.1%	14.9%	0.6%	0.5%	1.4%	0.6%	1.1%
2018	1.1%	1.1%	2.1%	1.3%	0.3%	0.8%	0.5%	0.8%
2019	13.1%	3.9%	30.0%	3.6%	5.9%	4.7%	0.9%	8.3%
2020	7.0%	3.8%	16.5%	5.5%	1.8%	2.8%	0.6%	4.2%
2021	0.7%	3.0%	18.3%	0.4%	0.4%	0.6%	0.3%	0.8%
2022	3.6%	1.4%	28.4%	3.1%	1.1%	2.5%	1.5%	2.6%
2023	1.5%	5.7%	5.9%	3.7%	0.6%	1.2%	0.8%	1.4%
2024	3.0%	3.2%	14.4%	1.5%	0.9%	0.8%	0.5%	1.9%
2025	1.9%	7.6%	25.6%	2.5%	1.6%	0.6%	0.5%	2.0%
% PP acres 2016-2025	**3.4%**	**3.1%**	**15.2%**	**2.2%**	**1.3%**	**1.9%**	**0.7%**	**2.4%**

The 2020 growing year marked the second highest level of prevented planting cropland at over 10.2 million acres. That year, North Dakota led the way with over three million acres followed by South Dakota and Arkansas with 1.7 and 1.1 million acres, respectively. Prevented planting filings averaged approximately 6 million acres nationally over the ten-year period in Table 1. However, it varied greatly from year-to-year ranging from a low of 1.9 million in 2018 to the high of 19.6 million the very next year.

Major row crops and small grains (corn, soybeans, and wheat) reported the largest number of prevented plant acreages. However, they also make up most of the crop acres in the U.S. Perhaps a better way to look at the intensity of use for the prevented planting provision is the percentage of crop acres involved in prevented planting claims (Table 2).

On a percentage of acres basis, rice farmers are far and away the most intensive users of the prevented planting provision. Over 15 percent of the rice acres are part of a prevented planting claim on average each year (Table 2). However, as already, noted volatility in the percentage of prevented planting acres each year is very high. As with the number of prevented planting acres displayed in Table 1, the percentage of prevented planting acres was highest in 2019 with 30% of rice acres and 8.3% of all crop acres part of prevented planting claims. They were also lowest in 2018 with only 2.1% of rice acres and 0.8% of all crop acres part of claims.

Arkansas grows about half of the rice acres in the U.S., which is why it frequently shows up among the states with the highest number of prevent plant acres. Rice frequently has high prevented planting acres because it requires a controlled flood environment and has complex, time-intensive field preparation. It also has one of the strictest planting windows in the RMA insurance program—generally early April to late May, with only about a ten-day late-planting period. Rice yields drop sharply with late planting, and few alternative crops work on rice ground. When weather or lack of available water prevents planting during the regular or late window, the acres qualify as prevented planting, which is often the most economical choice due to high yield risk, high input costs, and limited alternatives.

Corn is the most common crop grown in the U.S., averaging about ninety million acres over the 2016-2025 period. This accounts for over one-third of the crop acres in the U.S. Like rice, corn also has an early planting window in April and May, subject to weather uncertainty. Unlike rice, there are options for planting an economically viable alternative crop like soybeans if the farmer cannot get the corn planted. Corn averaged 3.4% of acres subject to prevented planting claims over the ten-year period, five-times lower than rice but still second highest among all crops.

Table 3. A summary chart of the effects planting a second crop has on Prevented Planting indemnity payments and premiums of a first insured crop. (Source: USDA-RMA Prevented Planting Standard Handbook.)

Is a 2nd crop (other than a cover crop) planted on the same acres?	Does the acreage qualify for double crop?	Is the 2nd crop planted on or before the final planting date or during the late planting period of the 1st insured crop?	Then the applicable percent of prevented planting indemnity payment and premium for 1st insured crop is:
NO	Not applicable	Not applicable	100%
YES	NO	NO	35%
YES	NO	YES	NONE
YES	YES	NO	100%
YES	YES	YES	NONE

Options for Producers with Prevented Plant Cropland

Producers with prevented plant cropland must maintain excellent communication with their crop insurance agent, USDA service center, and landlord (when applicable). This ensures that all parties stay informed regarding the issues involved and potential impacts. The producer's crop insurance is the first line of defense against loss of income from prevented plant acres. A second line of defense may come from disaster assistance from the USDA Farm Services Agency.

Final planting dates in crop insurance are the last days a crop can be planted and still receive the full insurance guarantee; planting after that date triggers a late planting period (LPP), typically 20–25 days, during which coverage is reduced about 1% per day. Prevented planting applies if a crop cannot be planted by the final planting date (or within the LPP) due to an insurable cause, and producers must notify their crop insurance agent within 72 hours of the final planting date or when they determine they will not plant.

Often, a producer is interested in planting another crop after the prevented planting claim on the first crop. Double-cropping rules are complex when it comes to crop insurance. Producers should communicate clearly with their crop insurance agent to ensure they understand the implications of planting another crop.

Table 3 summarizes the effects planting a second crop has on prevented planting indemnity payments for the first insured crop. If cover crops are planted and they are not harvested for seed or grain, there is no effect on the crop insurance coverage for the first (prevent plant) crop. This is often the best option for producers given the lateness in the growing season and difficulties surrounding getting a crop established. Other than cover crops, the only time planting a second crop does not affect the crop insurance coverage for the first crop is if the acreage qualifies for double crop production practices and the 2nd crop is planted after the late planting period for the first crop.

Summary

Prevented planting coverage under USDA crop insurance provides financial protection to producers who are unable to plant crops due to adverse weather conditions, including excessive moisture, severe dryness, or lack of irrigation water. Payments are based on a percentage of the original insurance guarantee, with optional buy-up levels available. Data from 2016–2025 show significant variability in prevented planting acreage, with a peak in 2019 driven by flooding. While major crops such as corn and soybeans account for a large share of acres, rice has the highest proportion of prevented planting claims due to complex field preparations, its strict planting window, and limited alternatives. Producers facing prevented planting decisions should maintain close communication with crop insurance advisors and carefully evaluate options such as cover crops or second crops, as these choices can significantly affect insurance payments.

Table 4. Typical Final Planting Dates

Crop	Typical Final Planting Date Ranges
Corn	May 5 - June 5
Soybeans	June 10 - June 20
Sorghum	June 15 - Late June
Cotton	May 31 - June 20
Spring Wheat	Late May - Early June
Winter Wheat	October 10 - October 31

Note: Final planting dates vary by county, irrigation practice, and policy. Farmers should confirm confirm exact dates with their crop insurance agents.

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