Overview
Agriculture producers who have crop insurance coverage on crops in transition to organic or a certified organic grain or feed crop are eligible for premium assistance from USDA for the 2023 reinsurance year. The Transitional and Organic Grower Assistance (RMA's TOGA) Program, offered by USDA's Risk Management Agency (RMA), reduces the producer's overall crop insurance premium bills and helps them continue to use organic agricultural systems.

RMA's TOGA is a nationwide program that is part of USDA's Organic Transition Initiative, a bundle of programs to build more and better markets for American growers and consumers, that will improve the resilience of the food supply chain and also address the economic challenges that arose due to the COVID-19 pandemic.

Benefit Availability
RMA's TOGA provides premium assistance to producers who insure their crop during the 2023 reinsurance year. Eligible producers will receive a discount on their premium billing statement:

- For crops in transition to certified organic, producers can receive 10 percentage points of premium subsidy;
- For organic grain and feed crops, producers can receive $5 premium assistance per insured acre; and
- For Whole Farm Revenue Protection (WFRP) policies covering any number of crops in transition to organic or crops with the certified organic practice producers can receive 10 percentage points of premium subsidy. Producers who have additional individual crop insurance policies will also receive the applicable premium assistance on those policies.

Eligible Organic Grain and Feed Crops
Eligible organic grain and feed crops are: alfalfa seed, barley, buckwheat, canola, corn, cultivated wild rice, dry beans, dry peas, flax, forage production, forage seeding, fresh market sweet corn, grain sorghum, hybrid corn seed, hybrid popcorn seed, hybrid sorghum seed, hybrid sweet corn seed, millet, oats, crops insured under the Pasture, Rangeland, and Forage policy, peanuts, popcorn, rice, rye, safflower, sesame, silage sorghum, soybeans, sunflowers, sweet corn, triticale, and wheat.

More Information
Visit farmers.gov/organic-transition-initiative/toga for more information, including frequently asked questions. Find contact information for your local USDA Service Center at farmers.gov/service-locator.
Eligible Insurance Policies
If a producer purchases an underlying policy and an additional endorsement, RMA’s TOGA premium subsidy only applies to the underlying policy. Therefore, RMA’s TOGA subsidy will not apply on premium owed on:

- Enhanced Coverage Option (ECO);
- Supplemental Coverage Option (SCO);
- Hurricane Insurance Protection - Wind Index (HIP-WI); or
- Post-Application Coverage Endorsement (PACE).

For Margin Protection (MP) and Stacked Income Protection (STAX), the subsidy will apply if purchased as a stand-alone policy, but not if purchased as an endorsement to other underlying coverage.

How it Works
Producers will automatically receive the premium assistance on the premium billing statements for the 2023 reinsurance year, which covers applicable policies with sales closing dates from July 1, 2022, to June 30, 2023. For most eligible crops, the 2023 reinsurance year is also the 2023 crop year. However, a few crops are in the 2023 reinsurance year but cover a different crop year. Some examples include raisins, California avocados, macadamia nuts, and several citrus crops.

To be eligible for RMA’s TOGA, producers must purchase an additional coverage policy.

The subsidy benefit is limited to no more than the total premium amount owed. Producers will not receive a payment if the calculated subsidy amount is greater than their bill.

Producers can receive both RMA’s TOGA and premium assistance from other premium subsidy programs.

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