

Transitional and Organic Grower Assistance (TOGA) Program

August 2022

What is the Transitional and Organic Grower Assistance (TOGA) Program?

TOGA is a program for agricultural producers who have crop insurance coverage on crops in transition to organic or certified organic grain or feed crops. TOGA reduces producer's overall crop insurance premium bills to help them continue to use organic agricultural systems. TOGA is a nationwide program and is part of the USDA's Organic Transition Initiative, a bundle of programs to build more and better markets for American producers and consumers, to improve the resilience of the food supply chain, and to address the economic challenges that arose due to the COVID-19 pandemic. TOGA provides premium assistance to producers who insure their crop during the 2023 reinsurance year.

What are TOGA benefits?

There are three categories of benefits for eligible producers to 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 with crops in transition or certified organic practice crops, producers can receive 10 percentage points of premium subsidy. In addition to the WFRP benefit, producers who have additional individual crop insurance policies will also receive the applicable premium assistance on those policies.

What crops in transition to certified organic are eligible?

Eligible crops in transition are crops insured and reported under the organic transitional practice. Crops insured on a WFRP policy insured under the organic transitional or certified organic practice are also included.

What organic grain and feed crops are eligible?

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.

How is the grower assistance amount calculated?

For crops in transition to organic and for WFRP policies with transitional or organic certified crops, the subsidy amount is equal to the total premium amount multiplied by 10 percent, rounded to nearest dollar.

For organic grain and feed crops, the premium assistance is up to \$5 per acre, but no more than the full premium owed, and may be adjusted based on share.

How will producers receive the grower assistance?

Each Approved Insurance Provider (AIP) will receive the amount of premium reduction due to each producer for this program from RMA. AIPs will adjust producers' billing statements accordingly, a direct payment will not be made to the producer.

TOGA is available 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.

If the benefit is greater than the full premium, will the producer receive the full benefit?

The benefit cannot exceed the total premium amount owed. Producers will not receive the full benefit if the calculated subsidy amount is greater than their full premium owed (less \$1). If the premium assistance is greater than the full premium, the producer will owe a minimum of \$1 for each acreage report line.

How do you sign up?

No sign-up is required. To be eligible to receive the benefit, producers must purchase an additional coverage policy and report qualifying eligible acres with their crop insurance agent on their acreage report.

Is this program only for a single year?

TOGA is offered for the 2023 reinsurance year.

Do acres that receive a prevented planting claim or have insurance through a Written Agreement also receive TOGA benefits?

Yes, insured eligible crops qualify based on the transitional or certified organic practice, not planted acres only.

Will Catastrophic Risk Protection (CAT) policies be eligible for TOGA?

No, TOGA reduces the premium that producers owe. Because CAT policies do not have producer premium, there would be no premium to further reduce with TOGA. Therefore, CAT policies are not eligible for TOGA benefits.

If a producer purchases a policy and an endorsement, are they still eligible for TOGA?

Yes, the TOGA premium subsidy only applies to the underlying policy. For example, if a producer purchases a wheat policy and purchases the Supplemental Coverage Option (SCO), TOGA will only apply to the underlying wheat policy.

If a producer is eligible for other premium subsidy programs, are they still eligible for TOGA?

Yes, producers can receive both TOGA and premium assistance from other premium subsidy programs.

Will a producer receive the full benefit if they only have a share in the insured crop?

No, RMA will allocate the benefit by share for the insured acres. For example, if a producer and another insured producer each have a 50% share, both will receive half of the premium subsidy benefit, up to the full premium owed for that acreage.

My crop's sales closing date was July 1, 2022, but USDA announced TOGA after that date. Is my insurance policy eligible for premium assistance?

Yes, eligible crops with sales closing dates ranging from July 1, 2022, to June 30, 2023, are eligible for premium assistance even though USDA announced TOGA after the crop's sales closing date has passed.