

Supplemental Coverage Option (SCO)

SCO added to your policy provides coverage from your MPCCI level up to the 86% level. RMA has established an expected county yield. Then next spring a **final county yield** will be announced. If the final yield is less than 86% of the expected yield, then there is a payment.

Premiums are 80% subsidized for 2026.

For 2026, the premium for the crop plus SCO plus ECO is roughly equal to the premium for the crop only in 2025, especially for beginning farmers.

Enhanced Coverage Option (ECO)

ECO added to your policy provides coverage from the 86% up to the 90% or 95% whichever is chosen. It works just like the SCO.

RMA has established an expected county yield. Then next spring a **final county yield** will be announced. If the final yield is less than 95% (or 90%) of the expected yield, then there is a payment.

Premiums are 80% subsidized for 2026.

THINGS YOU NEED TO UNDERSTAND

THAT APPLY TO BOTH:

- ◆ SCO and ECO are area based and have 80% subsidy.
- ◆ You can have PLC or ARC at the FSA; no restrictions.
- ◆ Claims have nothing to do with individual yields.
- ◆ Deadline to make changes is March 15th. That means you need to cancel it before you even know if it paid last year.
- ◆ You can have SCO or ECO or both.
- ◆ Premium is due in October with your MPCCI policy but losses are not paid until next spring.

These county yields apply per **crop**. All SW, WW, DURUM get the same county yield. All dry pea types get the same county yield (yellow peas, lentils, chickpeas).

2026 EXPECTED COUNTY YIELDS

	Dry Peas lbs/acre	Wheat, bu/acre
McCone	1482	30.7
Dawson	1660	38.4
Prairie	1362*	34.8
Richland	1918	29.8
Garfield	1042**	27.1

* also uses Wibaux County data

** also uses Phillips County data

Final county yields are released:

May 15th

wheat, dry peas, barley, oats,
canola

June 16th

corn, flax, soybeans,
mustard (only SCO available)

August 1st

safflower

These final county yields use data from many other counties as well, even counties in ND.

The exception is wheat and dry peas. Yield data comes from the county itself except as noted at left.

SCO and ECO are now 80% subsidized. You can elect either PLC or ARC at the FSA and still get these additional coverages.