

2018 USDA Programs to Assist Massachusetts Beekeepers

| You are Covered for: | Low Amounts of Rainfall | Reduced Revenue | Colony Loss | Reduced Honey Yield |
|--|---|--|---|---|
| Program Name | Apiculture Crop Insurance (API) | Whole Farm Revenue Protection Insurance (WFRP) | Emergency Assistance for Livestock, Honeybees and Farm Raised Fish Program (ELAP) | Noninsured Crop Disaster Assistance Program (NAP) |
| Approximate Cost to Protect 10 Colonies | Depends on location, coverage level, productivity level and 2-month period covered 1/ | Depends on the entire revenue of the farming operation | No Cost | \$250 to \$301 2/ |
| What Triggers a Payment? | 10-30% lower rainfall than average | 15-50% insured losses to historical revenue | 15% colony losses (due to colony collapse or natural disaster) | 35-50%.yield losses |
| How is Payment Calculated? | (% of insured loss rainfall) x 60-150% of \$108/hive | (% of insured lost revenue) x total expected revenue | Pays \$78/colony, \$180/hive and 60% of replacement feed costs | (% of insured lost yield) x 55% or 100% of market price |
| Benefits for Beginning Farmers? | Reduced premiums, fees waived | Reduced premiums, fees waived | N/A | Reduced premiums, fees waived. |
| Deadline | Purchase by November 15 | Purchase by March 15 | After a disaster designation apply by November 1 | Enroll by 12/1/2017 |
| Coverage Available Through | Private Federal Crop Insurance Sales Agents | Private Federal Crop Insurance Sales Agents | USDA Farm Service Agency (FSA) | USDA Farm Service Agency (FSA) |
| Reporting Requirements | Payments sent automatically (no reporting requirements) | Report lost revenue within 72 hours of disaster occurrence | Report colony losses with 30 days | Report loss yield within 15 days |

1/. You can purchase coverage levels from 70-90%. "Coverage level" refers to the percentage of average rainfall that triggers a payment. Most beekeepers choose 90%. At this level, if rainfall is below 90% of the average rainfall, you will receive an automatic payment. The value of your payment depends on the productivity level you select, from 60-150% of a base value. (Massachusetts base values for 2018 are \$105.42/colony).

2/. Depending on selected coverage and Actual Production History (APH)**

*To find a list a list of authorized Federal Crop Insurance Agents: <https://prodwebnlb.rma.usda.gov/apps/AgentLocator/#/>

*To find the USDA-FSA Office that serves your operation: <https://www.fsa.usda.gov/state-offices/index>

UMass Extension works in partnership with the USDA Risk Management Agency (RMA), the USDA Farm Service Agency (FSA) and various agricultural organizations to educate and inform Massachusetts producers about Federal Crop Insurance and Risk Management Programs. For more information, please visit www.rma.usda.gov or contact UMass Extension Risk Management Specialists Paul Russell at pmrrussell@umext.umass.edu or Tom Smiarowski at tsmiarowski@umext.umass.edu or check out our website: <https://ag.umass.edu/risk-management>

