

119TH CONGRESS
1ST SESSION

H. R. 3283

To amend the Federal Crop Insurance Act to provide premium support for certain plans of crop insurance, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MAY 8, 2025

Mr. FINSTAD (for himself, Mrs. FISCHBACH, Mr. SMITH of Nebraska, Mr. VAN ORDEN, Mr. BACON, Mr. NEWHOUSE, and Mr. JACKSON of Texas) introduced the following bill; which was referred to the Committee on Agriculture

A BILL

To amend the Federal Crop Insurance Act to provide premium support for certain plans of crop insurance, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Federal Agriculture
5 Risk Management Enhancement and Resilience Act” or
6 the “FARMER Act”.

1 **SEC. 2. PREMIUM SUPPORT FOR CERTAIN PLANS OF CROP**
2 **INSURANCE.**

3 Section 508(e) of the Federal Crop Insurance Act (7
4 U.S.C. 1508(e)) is amended—

5 (1) by redesignating paragraph (8) as para-
6 graph (9);

7 (2) in paragraph (9) (as so redesignated) by
8 striking “and (7)” and inserting “(7), and (8)”; and

9 (3) by inserting after paragraph (7) the fol-
10 lowing:

11 “(8) PREMIUM SUPPORT FOR CERTAIN PLANS
12 OF INSURANCE.—Notwithstanding subparagraphs
13 (F) and (G) of paragraph (2), in the case of an indi-
14 vidual farm-based revenue protection or yield protec-
15 tion plan of insurance, when a producer elects such
16 a plan of insurance based upon enterprise units or
17 whole farm units, the Corporation shall pay a part
18 of the premium as provided under those subpara-
19 graphs except that the applicable factor shall be—

20 “(A) 77 percent in the case of the coverage
21 level described in paragraph (2)(F); and

22 “(B) 68 percent in the case of the coverage
23 level described in paragraph (2)(G).”.

1 **SEC. 3. COVERAGE LEVEL AND PREMIUM SUBSIDY UNDER**
2 **SUPPLEMENTAL COVERAGE OPTION.**

3 (a) **COVERAGE LEVEL.**—Section 508(c)(4)(C) of the
4 Federal Crop Insurance Act (7 U.S.C. 1508(c)(4)(C)) is
5 amended—

6 (1) in clause (ii), by striking “14” and inserting
7 “10”; and

8 (2) in clause (iii)(I), by striking “86” and in-
9 serting “90”.

10 (b) **PREMIUM SUBSIDY.**—Section 508(e)(2)(H)(i) of
11 the Federal Crop Insurance Act (7 U.S.C.
12 1508(e)(2)(H)(i)) is amended by striking “65” and insert-
13 ing “80”.

14 **SEC. 4. STUDY.**

15 Section 522(c) of the Federal Crop Insurance Act (7
16 U.S.C. 1522(c)) is amended by adding at the end the fol-
17 lowing:

18 “(20) **STUDY ON SUPPLEMENTAL COVERAGE**
19 **OPTION.**—

20 “(A) **IN GENERAL.**—The Corporation shall
21 carry out a study, or offer to enter into 1 or
22 more contracts with 1 or more qualified persons
23 to carry out a study, to determine the feasibility
24 of modifying the supplemental coverage option
25 described in section 508(c)(4)(C) to provide

1 coverage for counties larger than 1,400 square
2 miles—

3 “(i) at a level smaller than county-
4 wide; and

5 “(ii) at a level greater than individual
6 coverage.

7 “(B) REPORT.—Not later than 1 year
8 after the date of enactment of this paragraph,
9 the Corporation shall submit to the Committee
10 on Agriculture, Nutrition, and Forestry of the
11 Senate and the Committee on Agriculture of
12 the House of Representatives a report that de-
13 scribes—

14 “(i) the results of the study carried
15 out under subparagraph (A); and

16 “(ii) any recommendations with re-
17 spect to those results.”.

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