

119TH CONGRESS  
1ST SESSION

**S.** \_\_\_\_\_

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

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IN THE SENATE OF THE UNITED STATES

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Mr. HOEVEN introduced the following bill; which was read twice and referred  
to the Committee on \_\_\_\_\_

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**A BILL**

To amend the Federal Crop Insurance Act to provide pre-  
mium support for certain plans of 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 of  
6 2025” or the “FARMER Act of 2025”.

7       **SEC. 2. PREMIUM SUPPORT FOR CERTAIN PLANS OF IN-**  
8       **SURANCE.**

9       Section 508(e) of the Federal Crop Insurance Act of  
10      1938 (7 U.S.C. 1508(e)) is amended—

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

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

5 (3) by inserting after paragraph (7) the fol-  
6 lowing:

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

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

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

20 **SEC. 3. COVERAGE LEVEL AND PREMIUM SUBSIDY UNDER**  
21 **SUPPLEMENTAL COVERAGE OPTION.**

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

1 (1) in clause (ii), by striking “14” and inserting  
2 “10”; and

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

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

9 **SEC. 4. STUDY.**

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

13 “(20) STUDY ON SUPPLEMENTAL COVERAGE  
14 OPTION.—

15 “(A) IN GENERAL.—The Corporation shall  
16 carry out a study, or offer to enter into 1 or  
17 more contracts with 1 or more qualified persons  
18 to carry out a study, to determine the feasibility  
19 of modifying the supplemental coverage option  
20 described in section 508(c)(4)(C) to provide  
21 coverage for counties larger than 1,400 square  
22 miles—

23 “(i) at a level smaller than county-  
24 wide; and

1                   “(ii) at a level greater than individual  
2                   coverage.

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

10                   “(i) the results of the study carried  
11                   out under subparagraph (A); and

12                   “(ii) any recommendations with re-  
13                   spect to those results.”.