

ECO/SCO/MCO COVERAGE COMPARISON



Plan	SCO	ECO	MCO
Coverage	Endorsement	Endorsement	Endorsement
Insures Against	The Supplemental Coverage Option (SCO) is a federally subsidized crop insurance product that provides supplemental area-based coverage for revenue or yield with coverage levels up to 90%.	The Enhanced Coverage Option (ECO) is a federally subsidized crop insurance product that provides area-based coverage for a portion of the deductible of your underlying policy, with top-end coverage up to a 95%.	The Margin Coverage Option (MCO) provides area-based coverage against an unexpected decrease in operating margin caused by reduced county yields, reduced commodity prices, increased prices of certain inputs, or any combination of these perils.
Separate Administrative Fee	Yes, \$30	Yes, \$30	Yes, \$30
Underlying Plan	Yes	Yes	Yes
Sales Closing Date	Same as the underlying policy	Same as the underlying policy	9/30 (Exception: Rice)
Payment Factor	.50 - 1.00	.50 - 1.00	.50 - 1.00
Coverage Level	Wherever the underlying policy stops up to 90%	90% - 95%	90% - 95%
Premium Support	80%	80%	80%
Inputs	No	No	Yes
High-Risk Land	Yes	Yes	Yes
Indemnity if...	SCO pays a loss on an area basis, and an indemnity is triggered when there is a county level loss in yield or revenue.	ECO pays a loss on an area basis, and an indemnity is triggered when there is a decrease in the county level yield or revenue.	MCO begins to pay (triggers) when area margin falls below 95 percent of the expected margin.

Plan	SCO	ECO	MCO
Crop Availability*	Corn, Soybeans, Wheat, Grain Sorghum, Forage Production, Barley, Canola, Sunflowers, Dry Beans, Dry Peas, Sugar Beets, Potatoes, Oats, Flax, Apples, Sweet Corn, Silage Sorghum, Rye, Alfalfa Seed, Cultivated Wild Rice, and Buckwheat <i>*These are the most common crops. There are over 50 crops eligible for SCO coverage. Check RMA actuarials for more.</i>	Alfalfa Seed, Almonds, Apples, Barley, Blueberries, Buckwheat, Burley Tobacco, Canola, Cigar Binder Tobacco, Citrus, Corn, Cotton, Cultivated Wild Rice, Dark Air Tobacco, Dry Beans, Dry Peas, Fire Cured Tobacco, Flax, Flue Cured Tobacco, Forage, Grain Sorghum, Grapes, Hybrid Corn Seed, Hybrid Seed Rice, Hybrid Seed Sorghum, Millet, Oats, Peanuts, Popcorn Rice, Rye, Safflower, Sesame, Silage Sorghum, Soybeans, Sugar Beets, Sugar Cane, Sunflowers, Walnuts, and Wheat	Corn, Soybeans, Cotton, Grain Sorghum, Rice, and Spring Wheat

Program Compatibility

ARC	✓	✓	✓
PLC	✓	✓	✓

Product Combination Compatibility

SCO	N/A	✓	✓
ECO	✓	N/A	X
MCO	✓	X	N/A
MP	X	X	X
ARPI	X	X	X
STAX	X	✓	✓
HIP-WI	✓	X	X
CAT	✓	X	X

***2027 Crop Year:** ECO and MCO both insure the 90% - 95% coverage band and cannot be purchased together. SCO may be paired with either ECO or MCO because it provides coverage up to 90%. STAX (cotton only) may be paired with ECO and MCO when STAX is not a standalone policy. STAX cannot be paired with SCO.

