Title I Contenders

Tue., Nov. 3

12:00 pm

Webinar



Robin Reid – Extension Farm Economist

Dr. Jennifer Ifft – Ag Policy Professor

Kansas State University | Agricultural Economics

AgManager.info

A word about the Harvest Fuel Relief (HFR) Program

- Announced by Pres. Trump on Oct. 19th
- $8 Billion to offset diesel cost during harvest season

- Formulas will be released some time this month
  - Will be similar to the Farmer Bridge Assistance program and pay a rate per commodity on 2026 planted acres
- Payments are expected to go <u>after Jan. 1st</u>

ARC and PLC History

- Agricultural Risk Coverage (ARC) and Price Loss Coverage (PLC) have been in place since the 2014 Farm Bill
  - Modifications to the programs were made in the 2018 Farm Bill, allowing annual elections between the programs
  - The One Big Beautiful Bill Act, *July 2025*, also made enhancements

- Producers received the first payment of the current versions of ARC and PLC in Oct. 2026
  - Higher of calculated ARC or PLC for 2025 harvested crops, one time only!
  - Historic $13.8 Billion in payments
  - Now back to annual elections



Kansas State University Department Of Agricultural Economics Extension Publication 11/25/2025

Frequently Asked Questions: Crop Provisions of the One Big Beautiful Bill Act

Robin Reid (robinreid@ksu.edu) – K-State Department of Agricultural Economics
Dr. Jennifer Ifft (jifft@ksu.edu) – K-State Department of Agricultural Economics

November 2025

1. What Farm Bill crop commodity programs were updated by the One Big Beautiful Bill Act?

Farmers with base acres have the same options as the 2018 Farm Bill; Agricultural Risk Coverage at the County Level (ARC-County), Agricultural Risk Coverage at the Individual Level (ARC-Individual), and Price Loss Coverage (PLC).

2. How is the PLC guarantee set?

PLC payments are dependent on national commodity prices and not related to actual yield, therefore this program offers **price protection only**. The PLC guarantee uses the "effective reference price" to set a price floor. This is calculated as 88% of the last 5 years Marketing Year Average prices (see Question 10) but cannot go lower than prices set in legislation (statutory reference prices) or no higher than 113% of statutory prices. New statutory reference prices for common Kansas commodities are $6.35 for wheat, $4.40 for sorghum, $4.10 for corn, and $10.00 for soybeans. There will also be a 0.5% annual escalator on statutory reference prices starting in 2031.

3. When is a PLC payment received?

Payment is made if the Marketing Year Average (MYA) price (see Question 10) falls below the PLC effective reference price (price floor). The payment is calculated by taking the difference in the MYA price and the PLC effective reference price, multiplied by the farm's program yield established with Farm Service Agency (FSA). Payment is made on 85% of the farm's base acres assigned to that commodity and will be issued the October following the year of harvest.

4. How is the ARC-County guarantee set?

The ARC program offers **revenue** protection. The ARC-County guarantee is set by multiplying the 5-year moving Olympic average (see Question 11) MYA price by the 5-year moving Olympic average County Yield (with low years being replaced with 80% of the county transitional yield and a trend adjustment applied) and then by 90% (to factor in a 10% deductible). Many counties will have a separate revenue guarantee for both irrigated and dryland production practices.

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https://www.agmanager.info/ag-policy/farm-bill-0/frequently-asked-questions-crop-provisions-one-big-beautiful-bill-act

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ARC/PLC Election Timelines

- Election/enrollment for the **2026** crop year: Sept. 16 - Dec. 11, 2026

- Election/enrollment for the **2027** crop year from Nov. 2, 2026 - March 15, 2027

ARC/PLC Election Timelines

	Election Deadline	Payment Received (if any)
2024 Election	March 15th, 2024	Oct. 2025
2025 Election	~~April 15th, 2025~~	Oct. 2026
2026 Election	Dec. 11th, 2026	Oct. 2027
2027 Election	March 15th, 2027	Oct. 2028

For the 2025 harvested crop only, the farmer received the higher of the calculated ARC or PLC payment

Wheat

Marketing year: June 1st– May 31st

Corn, Grain Sorghum, and Soybeans

Marketing year: Sept. 1st- Aug. 31st

New Base Acre Allocation

- 30 million more base acres allowed nationwide
  - Allocated to farms that were planting more acres (2019-2023) than they had in base acres
- New base will be added for the 2026 harvested crop ARC/PLC payment, paid in October of 2027
- EXISTING BASE DID NOT CHANGE!!!
- *30 million cap was exceeded so 3.69% reduction in NEW base acres was applied*

KANSAS
CLAY

Form: FSA-156EZ

See Page 2 for non-discriminatory Statements.

United States Department of Agriculture
Farm Service Agency

Abbreviated 156 Farm Record

FARM : 000
Prepared : 2/10/26 10:11 AM CST
Crop Year : 2026

Operator Name : [redacted]
CRP Contract Number(s) : None
Recon ID : None
Transferred From : None
ARCPLC G/I/F Eligibility : Eligible

Farm Land Data

Farmland	Cropland	DCP Cropland	WBP	EWP	WRP	GRP	Sugarcane	Farm Status	Number Of Tracts
77.79	54.24	54.24	0.00	0.00	0.00	0.00	0.0	Active	1

State Conservation	Other Conservation	Effective DCP Cropland	Double Cropped	CRP	MPL	DCP Ag.Rel. Activity	SOD
0.00	0.00	54.24	0.00	0.00	0.00	0.00	0.00

Crop Election Choice

ARC Individual	ARC County	Price Loss Coverage
None	WHEAT, SORGH, SOYBN	None

DCP Crop Data

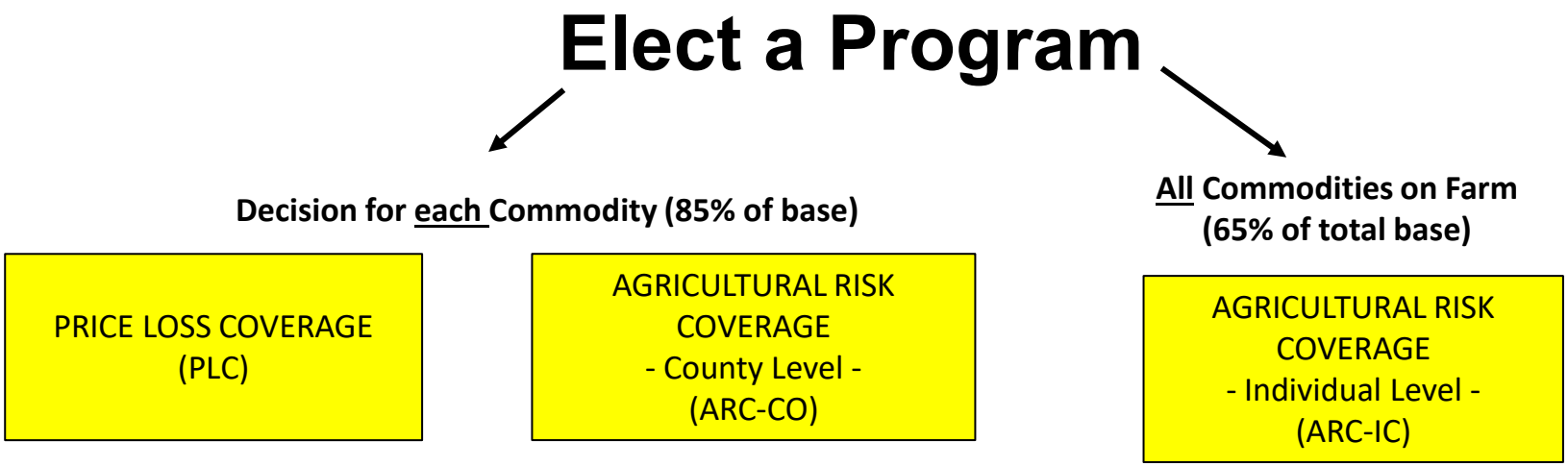
Crop Name	Base Acres	CCC-505 CRP Reduction Acres	PLC Yield	HIP
Wheat	21.33	0.00	43	0
Grain Sorghum	26.17	0.00	76	
Soybeans	5.50	0.00	30	0
TOTAL	**53.00**	**0.00**		

NOTES

Historical Irrigation Percentage
Will dictate the blend of Irrigated and Non-irrigated ARC-County payments

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Decisions farmers have to make…



Each FSA farm # can make separate decisions!

Price Loss Coverage (PLC)

- Protection against low prices
  - Payments occur when prices fall below effective reference prices
  - Payments made on base acres and PLC program yields

Example:

Farm 000 has 21.33 base acres of wheat and 43 bushel PLC yield

Effective reference price for wheat is $6.35 What if the 2026/2027 MYA is $6.00?

Wheat payment per acre = ($6.35 - $6.00) X 43 = $15.05 per acre

Total corn payment= $15.05 X 21.33 base acres X 85% = **$272.86**

PLC Effective Reference Prices

Crop	Effective Reference Price 2026 Crop	2026/2027 K-State MYA Forecasted Price*	2026/2027 PLC Payment Rate based on MYA forecast** (per bushel)
Corn	$4.42	$4.44	$0.00
Soybeans	$10.71	$11.92	$0.00
Wheat	$6.35	$5.93	$0.42
Grain Sorghum	$4.67	$4.16	$0.51

*All Estimates: https://www.agmanager.info/crop-insurance/risk-management-strategies/projections-and-sources-mya-prices-arc-and-plc-commodity
**Paid on PLC Program Yield and 85% of base acres in that crop

Wheat Marketing Year Average

	Estimated MYA Price(s)	Est 26/27	Est Wt.*
	June	5.70	13.0
	July	6.06	18.6
	August	6.23	12.7
	September	6.30	10.4
Forecast	October	5.67	6.2
Forecast	November	5.67	5.2
Forecast	December	5.80	7.2
Forecast	January 27	5.80	7.0
Forecast	February	5.80	6.1
Forecast	March	5.85	5.2
Forecast	April	5.85	4.7
Forecast	May	5.87	3.8
Estimated 26/27 MYA price		**$5.93**	

55%

PLC Effective Reference Price	**$6.35**
Estimated PLC Payment	**$0.42**

https://www.agmanager.info/crop-insurance/risk-management-strategies/mya-price-estimates-updated-arc-and-plc-commodity-0

Corn Marketing Year Average

	Estimated MYA Price(s)	Est 26/27	Est Wt.*
	September	4.81	6.1
Forecast	October	4.29	13.5
Forecast	November	4.29	11.5
Forecast	December	4.42	9.6
Forecast	January 27	4.42	13.5
Forecast	February	4.42	7.8
Forecast	March	4.48	7.4
Forecast	April	4.48	6.1
Forecast	May	4.54	5.2
Forecast	June	4.54	6.3
Forecast	July	4.47	6.1
Forecast	August	4.47	6.9
Estimated 26/27 MYA price		**$4.44**	

PLC Effective Reference Price	**$4.42**
Estimated PLC Payment	**$0.00**

https://www.agmanager.info/crop-insurance/risk-management-strategies/mya-price-estimates-updated-arc-and-plc-commodity-0

Soybean Marketing Year Average

	Estimated MYA Price(s)	Est 26/27	Est. Wt.*	
	September	12.20	6.8	32%
Forecast	October	11.74	25.1	
Forecast	November	11.88	10.0	
Forecast	December	11.88	9.5	
Forecast	January 27	11.97	15.4	
Forecast	February	11.97	7.3	
Forecast	March	12.05	5.5	
Forecast	April	12.05	4.1	
Forecast	May	12.11	4.2	
Forecast	June	12.11	4.1	
Forecast	July	11.96	4.4	
Forecast	August	11.63	3.6	
Estimated 26/27 MYA price		**$11.92**		

PLC Effective Reference Price	**10.71**
Estimated PLC Payment	**$0.00**

https://www.agmanager.info/crop-insurance/risk-management-strategies/mya-price-estimates-updated-arc-and-plc-commodity-0

Grain Sorghum Marketing Year Average

	Estimated MYA Price(s)	Est 26/27	Est. Wt.*
	September	4.53	4.6
Forecast	October	4.05	12.4
Forecast	November	4.05	19.1
Forecast	December	4.16	16.0
Forecast	January 27	4.16	10.8
Forecast	February	4.16	5.5
Forecast	March	4.22	4.1
Forecast	April	4.22	3.4
Forecast	May	4.27	2.2
Forecast	June	4.27	3.7
Forecast	July	4.21	10.0
Forecast	August	4.21	8.4
Estimated 26/27 MYA price		**$4.16**	

PLC Effective Reference Price	**$4.67**
Estimated PLC Payment	**$0.51**

https://www.agmanager.info/crop-insurance/risk-management-strategies/mya-price-estimates-updated-arc-and-plc-commodity-0

Other MYA forecasts

Wheat	Projected 2026/2027 MYA	PLC Payment Rate
K-State Monthly Estimate	$5.93	$0.42
USDA WASDE Monthly Estimate	$6.30	$0.05
FAPRI-MU (Baseline)	$6.25	$0.10
USDA ERS	$6.59	$0.00

Corn	Projected 2026/2027 MYA	PLC Payment Rate
K-State Monthly Estimate	$4.44	$0.00
USDA WASDE Monthly Estimate	$4.70	$0.00
FAPRI-MU (Baseline)	$4.57	$0.00
USDA ERS	$5.06	$0.00

Grain Sorghum	Projected 2026/2027 MYA	PLC Payment Rate
K-State Monthly Estimate	$4.16	$0.51
USDA WASDE Monthly Estimate	$4.50	$0.17
FAPRI-MU (Baseline)	$4.43	$0.24
USDA ERS	N/A	N/A

Soybeans	Projected 2026/2027 MYA	PLC Payment Rate
K-State Monthly Estimate	$11.92	$0.00
USDA WASDE Monthly Estimate	$12.00	$0.00
FAPRI-MU (Baseline)	$11.66	$0.00
USDA ERS	$12.72	$0.00

https://www.agmanager.info/crop-insurance/risk-management-strategies/projections-and-sources-mya-prices-arc-and-plc-commodity

Agricultural Risk Coverage (ARC)

- Revenue protection program
  - Payments are made if per acre revenue falls below 90% of benchmark
- ARC-County benchmark
  - 5-yr Olympic avg. national MYA price X 5-yr Olympic avg. county yield
- Payment maximum is 12% of benchmark revenue

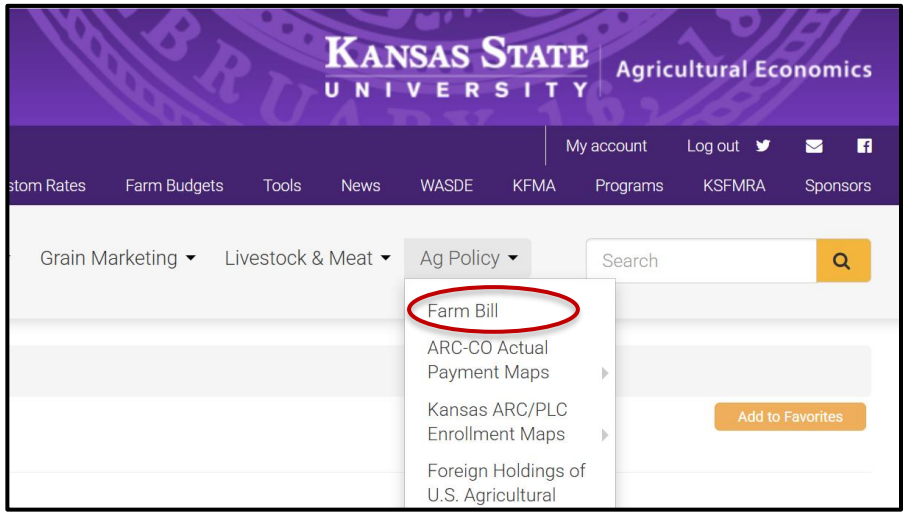
ARC-County Example – Clay County Soybeans

- ARC Guarantee: $436.15, ARC Maximum payment: $58.15
- Current Year: $11.00 MYA price, 38-bushel county yield
  Current year revenue= $11.00 x 38 = $418.00
- Revenue Loss = $436.15 - $418.00 = $18.15 per acre
- Paid on 85% of soybean base acres on farm

Tradeoff Between 2026/2027 ARC and PLC

Tool available at:
https://www.agmanager.info/ag-policy/farm-bill-0/tradeoff-between-20262027-arc-and-plc

AgManager.info ➡ Ag Policy ➡ Farm Bill



ARC Payments vs. PLC Payments Under Different Yields and Prices for 2026/2027 Marketing Year

State:	Kansas								
County:	Marshall	**Crop:**	Corn		**Type:**	Nonirrigated			
			ARC			PLC			
5 Yr. Olympic Avg. County Yield			162.33	Bushels	Program Yield	113.2	Bushels		
5 Yr. Olympic Avg. MYA Price			$5.03		Eff. Reference Price	$4.42			
Benchmark Revenue			$816.52						
Guaranteed Revenue			$734.87		PLC> ARC-CO max @	$3.55			
					Yield				
		66	83	104	130	**162**	178	196	214
MYA Price	**PLC Payment**	**ARC Payment**							
$6.05	$0.00	$97.98	$97.98	$97.98	$0.00	$0.00	$0.00	$0.00	$0.00
$5.82	$0.00	$97.98	$97.98	$97.98	$0.00	$0.00	$0.00	$0.00	$0.00
$5.60	$0.00	$97.98	$97.98	$97.98	$6.87	$0.00	$0.00	$0.00	$0.00
$5.38	$0.00	$97.98	$97.98	$97.98	$35.47	$0.00	$0.00	$0.00	$0.00
$5.17	$0.00	$97.98	$97.98	$97.98	$62.77	$0.00	$0.00	$0.00	$0.00
$4.97	$0.00	$97.98	$97.98	$97.98	$88.77	$0.00	$0.00	$0.00	$0.00

2026/2027 ARC and PLC Example Payouts

Tool available at: https://www.agmanager.info/ag-policy/farm-bill-0/tradeoff-between-20262027-arc-and-plc

ARC Payments vs. PLC Payments Under Different Yields and Prices for 2026/2027 Marketing Year

State:	Kansas								
County:	Finney	**Crop:**	**Wheat**			**Type:**	**Nonirrigated**		
			ARC				**PLC**		
5 Yr. Olympic Avg. County Yield			**36.17**	Bushels		Program Yield	**44.5**	Bushels	
5 Yr. Olympic Avg. MYA Price			$6.98			Eff. Reference Price	$6.35		
Benchmark Revenue			$252.47						
Guaranteed Revenue			$227.22			PLC> ARC-CO max @	$5.67		

		Yield							
		30	32	34	**36**	38	40	42	44
MYA Price	**PLC Payment**	**ARC Payment**							
$8.03	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$7.72	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$7.42	$0.00	$4.62	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$7.13	$0.00	$13.32	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$6.86	$0.00	$21.42	$7.70	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$6.60	$0.00	$29.22	$16.02	$2.82	$0.00	$0.00	$0.00	$0.00	$0.00
$6.35	$0.00	$30.30	$24.02	$11.32	$0.00	$0.00	$0.00	$0.00	$0.00
$6.10	$11.13	$30.30	$30.30	$19.82	$7.62	$0.00	$0.00	$0.00	$0.00
$5.86	$21.82	$30.30	$30.30	$27.98	$16.26	$4.54	$0.00	$0.00	$0.00
$5.63	$32.07	$30.30	$30.30	$30.30	$24.54	$13.28	$2.02	$0.00	$0.00
$5.40	$42.31	$30.30	$30.30	$30.30	$30.30	$22.02	$11.22	$0.42	$0.00
$5.18	$52.11	$30.30	$30.30	$30.30	$30.30	$30.30	$20.02	$9.66	$0.00

Wheat	Projected 2026/2027 MYA
K-State Monthly Estimate	$5.93
USDA WASDE Monthly Estimate	$6.30
FAPRI-MU (Baseline)	$6.25
USDA ERS	$6.59

County Yield History

Year	County Yield*
2020	32
2021	66
2022	29
2023	28
2024	47
2025	64

*Trend adjusted county yields as determined by FSA to set the ARC guarantee
*Low yielding years are replaced with 80% of the county T-yield

2026/2027 ARC and PLC Example Payouts

Tool available at: https://www.agmanager.info/ag-policy/farm-bill-0/tradeoff-between-20262027-arc-and-plc

ARC Payments vs. PLC Payments Under Different Yields and Prices for 2026/2027 Marketing Year

State:	Kansas						
County:	Scott	**Crop:**	Corn		**Type:**	Nonirrigated	
		ARC				PLC	
5 Yr. Olympic Avg. County Yield		62.78	Bushels		Program Yield	131.9	Bushels
5 Yr. Olympic Avg. MYA Price		$5.03			Eff. Reference Price	$4.42	
Benchmark Revenue		$315.78					
Guaranteed Revenue		$284.20			PLC> ARC-CO max @	$4.13	

		Yield							
		54	57	60	**63**	66	69	72	76
MYA Price	**PLC Payment**	**ARC Payment**							
$5.60	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$5.38	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$5.17	$0.00	$5.02	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$4.97	$0.00	$15.82	$0.91	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$4.78	$0.00	$26.08	$11.74	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$4.60	$0.00	$35.80	$22.00	$8.20	$0.00	$0.00	$0.00	$0.00	$0.00
$4.42	$0.00	$37.89	$32.26	$19.00	$5.74	$0.00	$0.00	$0.00	$0.00
$4.24	$23.73	$37.89	$37.89	$29.80	$17.08	$4.36	$0.00	$0.00	$0.00
$4.07	$46.15	$37.89	$37.89	$37.89	$27.79	$15.58	$3.37	$0.00	$0.00
$3.91	$67.25	$37.89	$37.89	$37.89	$37.87	$26.14	$14.41	$2.68	$0.00
$3.75	$88.34	$37.89	$37.89	$37.89	$37.89	$36.70	$25.45	$14.20	$0.00
$3.60	$108.12	$37.89	$37.89	$37.89	$37.89	$37.89	$35.80	$25.00	$10.60

Corn	Projected 2026/2027 MYA
K-State Monthly Estimate	$4.44
USDA WASDE Monthly Estimate	$4.70
FAPRI-MU (Baseline)	$4.57
USDA ERS	$5.06

County Yield History

Year	County Yield*
2020	60
2021	70
2022	59
2023	64
2024	64
2025	122

*Trend adjusted county yields as determined by FSA to set the ARC guarantee

*Low yielding years are replaced with 80% of the county T-yield

2026/2027 ARC and PLC Example Payouts

Tool available at: https://www.agmanager.info/ag-policy/farm-bill-0/tradeoff-between-20262027-arc-and-plc

ARC Payments vs. PLC Payments Under Different Yields and Prices for 2026/2027 Marketing Year

State:	**Kansas**						
County:	**Scott**	**Crop:**	**Corn**		**Type:**	**Irrigated**	
			ARC			**PLC**	
5 Yr. Olympic Avg. County Yield			**178.18**	Bushels	Program Yield	**131.9**	Bushels
5 Yr. Olympic Avg. MYA Price			$5.03		Eff. Reference Price	$4.42	
Benchmark Revenue			$896.25				
Guaranteed Revenue			$806.63		PLC> ARC-CO max @	$3.60	

		Yield							
		153	161	169	**178**	187	196	206	216
MYA Price	**PLC Payment**	**ARC Payment**							
$5.60	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$5.38	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$5.17	$0.00	$15.62	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$4.97	$0.00	$46.22	$6.46	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$4.78	$0.00	$75.29	$37.05	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$4.60	$0.00	$102.83	$66.03	$29.23	$0.00	$0.00	$0.00	$0.00	$0.00
$4.42	$0.00	$107.55	$95.01	$59.65	$19.87	$0.00	$0.00	$0.00	$0.00
$4.24	$23.73	$107.55	$107.55	$90.07	$51.91	$13.75	$0.00	$0.00	$0.00
$4.07	$46.15	$107.55	$107.55	$107.55	$82.17	$45.54	$8.91	$0.00	$0.00
$3.91	$67.25	$107.55	$107.55	$107.55	$107.55	$75.46	$40.27	$1.17	$0.00
$3.75	$88.34	$107.55	$107.55	$107.55	$107.55	$105.38	$71.63	$34.13	$0.00
$3.60	$108.12	$107.55	$107.55	$107.55	$107.55	$107.55	$101.03	$65.03	$29.03

Corn	Projected 2026/2027 MYA
K-State Monthly Estimate	$4.44
USDA WASDE Monthly Estimate	$4.70
FAPRI-MU (Baseline)	$4.57
USDA ERS	$5.06

County Yield History	
Year	**County Yield***
2020	187
2021	196
2022	157
2023	179
2024	168
2025	208

*Trend adjusted county yields as determined by FSA to set the ARC guarantee

*Low yielding years are replaced with 80% of the county T-yield

Blending Irrigation and Dryland

PLC

- *Does not matter*
- Program Yield (PLC Yield) should reflect a historical blend between irrigated and dryland yields on your farm

ARC

- Many counties have a separate irrigated and dryland ARC guarantee
- Varies by Crop
  - Irrigated/Non-Irrigated, or ALL
- Farmers will get a blended ARC guarantee based on their Historical Irrigation Percentage (HIP)
  - Found on FSA-156EZ
- *The two guarantees are blended and a loss in one can be offset by good yields in the other!*

Example- Scott County

Crop	Benchmark Yield	Benchmark Price	Benchmark Revenue	HIP	Weighted Benchmark
Irrigated Corn	178.18 bu.	$5.03	$896.25	79%	$708.04
Non-Irr. Corn	62.78 bu.	$5.03	$315.78	21%	$66.31
					$774.35
				Guarantee 90% = $696.92	

Crop	Actual Yield	MYA Price	Actual Revenue	HIP	Weighted Benchmark
Irrigated Corn	185 bu.	$5.00	$925.00	79%	$730.75
Non-Irr. Corn	50 bu.	$5.00	$250.00	21%	$52.50
					$783.25

2026/2027 ARC and PLC Example Payouts

Tool available at: https://www.agmanager.info/ag-policy/farm-bill-0/tradeoff-between-20262027-arc-and-plc

ARC Payments vs. PLC Payments Under Different Yields and Prices for 2026/2027 Marketing Year

State:	Kansas								
County:	Lane	**Crop:**	Grain Sorghum		**Type:**	Nonirrigated			
			ARC			PLC			
5 Yr. Olympic Avg. County Yield			61.44	Bushels	Program Yield	67.1	Bushels		
5 Yr. Olympic Avg. MYA Price			$5.30		Eff. Reference Price	$4.67			
Benchmark Revenue			$325.63						
Guaranteed Revenue			$293.07		PLC> ARC-CO max @	$4.09			

		Yield							
		55	57	59	**61**	63	65	67	69
MYA Price	**PLC Payment**	**ARC Payment**							
$5.91	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$5.68	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$5.46	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$5.25	$0.00	$4.32	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$5.05	$0.00	$15.32	$5.22	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$4.86	$0.00	$25.77	$16.05	$6.33	$0.00	$0.00	$0.00	$0.00	$0.00
$4.67	$0.00	$36.22	$26.88	$17.54	$8.20	$0.00	$0.00	$0.00	$0.00
$4.48	$12.75	$39.08	$37.71	$28.75	$19.79	$10.83	$1.87	$0.00	$0.00
$4.30	$24.82	$39.08	$39.08	$39.08	$30.77	$22.17	$13.57	$4.97	$0.00
$4.13	$36.23	$39.08	$39.08	$39.08	$39.08	$32.88	$24.62	$16.36	$8.10
$3.96	$47.63	$39.08	$39.08	$39.08	$39.08	$39.08	$35.67	$27.75	$19.83

Grain Sorghum	Projected 2026/2027 MYA
K-State Monthly Estimate	$4.16
USDA WASDE Monthly Estimate	$4.50
FAPRI-MU (Baseline)	$4.43
USDA ERS	N/A

County Yield History

Year	County Yield*
2020	63
2021	69
2022	54
2023	65
2024	60
2025	69

*Trend adjusted county yields as determined by FSA to set the ARC guarantee
*Low yielding years are replaced with 80% of the county T-yield

2026/2027 ARC and PLC Example Payouts

Tool available at: https://www.agmanager.info/ag-policy/farm-bill-0/tradeoff-between-20262027-arc-and-plc

ARC Payments vs. PLC Payments Under Different Yields and Prices for 2026/2027 Marketing Year

State:	Kansas						
County:	Riley	**Crop:**	Soybeans		**Type:**	Nonirrigated	
			ARC			**PLC**	
5 Yr. Olympic Avg. County Yield			**43.37**	Bushels	Program Yield	**35.6**	Bushels
5 Yr. Olympic Avg. MYA Price			$12.17		Eff. Reference Price	$10.71	
Benchmark Revenue			$527.81				
Guaranteed Revenue			$475.03		PLC> ARC-CO max @	$8.93	

		Yield							
		37	39	41	**43**	45	47	49	51
MYA Price	**PLC Payment**	**ARC Payment**							
$13.55	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$13.03	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$12.53	$0.00	$11.42	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$12.05	$0.00	$29.18	$5.08	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$11.59	$0.00	$46.20	$23.02	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$11.14	$0.00	$62.85	$40.57	$18.29	$0.00	$0.00	$0.00	$0.00	$0.00
$10.71	$0.00	$63.34	$57.34	$35.92	$14.50	$0.00	$0.00	$0.00	$0.00
$10.28	$15.32	$63.34	$63.34	$53.55	$32.99	$12.43	$0.00	$0.00	$0.00
$9.87	$29.92	$63.34	$63.34	$63.34	$50.62	$30.88	$11.14	$0.00	$0.00
$9.48	$43.82	$63.34	$63.34	$63.34	$63.34	$48.43	$29.47	$10.51	$0.00
$9.10	$57.36	$63.34	$63.34	$63.34	$63.34	$63.34	$47.33	$29.13	$10.93
$8.74	$70.18	$63.34	$63.34	$63.34	$63.34	$63.34	$63.34	$46.77	$29.29

Soybeans	Projected 2026/2027 MYA
K-State Monthly Estimate	$11.92
USDA WASDE Monthly Estimate	$12.00
FAPRI-MU (Baseline)	$11.66
USDA ERS	$12.72

County Yield History	
Year	**County Yield***
2020	49
2021	50
2022	34
2023	32
2024	48
2025	53

*Trend adjusted county yields as determined by FSA to set the ARC guarantee

*Low yielding years are replaced with 80% of the county T-yield

Strategies for selecting ARC or PLC

- Even with better information than a “normal” year, still a hard decision in many cases

- In general:
  - Low County Yield would lean the decision towards ARC-County unless producers are worried about severe price declines
  - High County Yield would lean that decision towards PLC, but likely small or no payment out of either program with corn and soybeans
  - Average County Yield could go either way

- What about ARC-Individual?

ARC- Individual Refresher

- Pays on 65% of total base acres in proportion to what is planted in 2026
  - Cannot choose on a commodity-by-commodity basis as with ARC-County or PLC
  - Does not matter what crops base acres are assigned to

- Guarantee is set based on farm's yield history instead of the county
  - If crop was not planted on the farm during the 5-year history, county yield is used for that year
- MYA prices are same as the ARC-County program

ARC-IC Example

- Same Clay County, KS farm, 53 total acres of base
  - Option 1: Pick PLC or ARC-County for each crop (Base assigned to wheat, soybeans, and grain sorghum)
  - Option 2: Enroll in ARC-Individual (Farm was planted to corn in 2026, so only corn is considered)

ARC-IC Example

Corn Benchmark Calculation

Yield Calculation

Year	Planted	Farm Yield	80% of T-Yield	County Yield	Used Yield
		Bu/acre			
2020	Yes	175.0	110.4	181.3	175.0
2021	No		112.0	183.4	183.4
2022	Yes	150.0	109.6	148.0	150.0
2023	No		112.8	116.3	116.3
2024	Yes	95.0	112.0	145.7	112.0

Farm's Own Yield used

County Yield used for Farm's Yield history in years that farm did not plant corn

80% of the Transitional Yield used for any year that is below that amount (Yield plug)

Benchmark Revenue Calculation

Year	Yield Used	MYA Price	Revenue
2020	175.0	$4.53	$792.75
2021	183.4	$6.00	$1100.46
2022	150.0	$6.54	$981.00
2023	116.3	$4.55	$529.07
2024	112.0	$4.42	$495.04
	Benchmark Revenue		**$767.61**

Olympic Average (Drop highest and lowest, average remaining three)

ARC-IC Example

Benchmark Revenue: $767.61 per acre
Guaranteed Revenue: $690.85 (90% of Benchmark)
Maximum payment: $92.11 (12% of Benchmark)

What if this year's corn was 90 bushels/acre on my farm and MYA corn price comes out to be $5.00?
90 bushels X $5.00 = $450.00 actual revenue
$690.85 - $450.00 = $240.85 loss

Actual payment: $92.11 per acre X 53 base acres X 65% = $3,173.19

ARC- Individual Refresher

Advantages:

- If the farm was 100% prevent plant = maximum ARC-IC Payment
- If the farm had a loss but the county did not, could get an ARC-IC payment but not ARC-CO
- If the farm is planting higher value crops (ex: corn), but base is assigned to lower value crops (ex: wheat), ARC-IC could pay more if the farm had an overall loss

Disadvantages:

- Paperwork! Will have to certify farm yield history with FSA
  - FSA farm # are not always the same as crop insurance units
- All crops planted on farm get combined to determine a loss
  - A good crop/field can offset a bad crop/field
- All farms enrolled in ARC-IC get combined at the STATE level

Should I consider ARC-IC?

- Did the farm have an OVERALL loss based on ALL planted crops?

- If yes, compare potential payments in ARC-IC to potential ARC-CO and PLC payments
  - Remember ARC-IC pays on 65% of total base in proportion to what was planted in 2026
  - ARC-CO and PLC pays on 85% of base which is assigned to each crop

  https://farmdoc.illinois.edu/fast-tools/arc-co-plc-model

County Yield Forecasts

Dr. Jennifer Ifft

County yield forecasts

1. How are FSA county yields determined?
2. Where can I find past yields?
3. When would county yield forecasts be most useful?
4. How to use county yield forecasts

How are FSA county yields determined?

General Approach:

1. RMA yields
2. NASS yields
3. Some combination of any available neighboring county or state yields

RMA Yields: https://agmanager.info/crop-insurance/kansas-crop-insurance-maps

Kansas Crop Insurance Maps

Add to Favorites

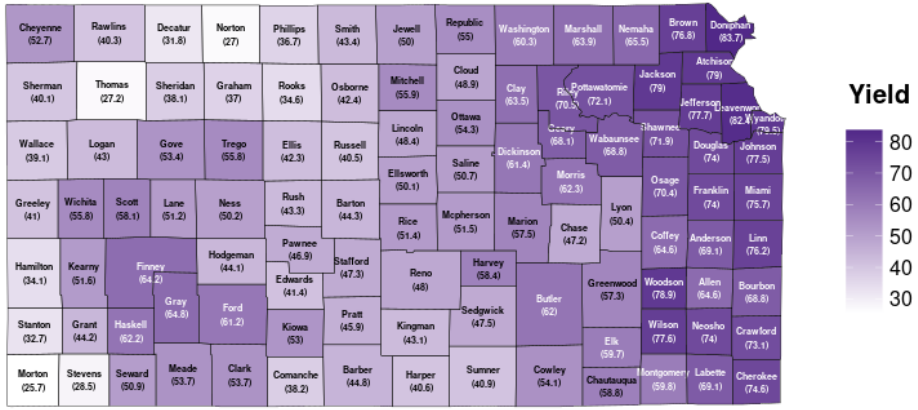
RMA Historic and Expected Crop Yields by Year
Kansas ECO / SCO Historic Trigger Maps (2000–2024)
Kansas County-Level Crop Insurance Loss Experience from 2000–2024

Kansas State Agricultural Economics | AgManager.info | UofA Division of Agriculture Research & Extension, University of Arkansas System

2025 Non-Irrigated Wheat Yields in Kansas

Data Source: USDA - Risk Management Agency

Prepared by: Jennifer Ifft (jifft@ksu.edu), Anup Paudel (anuppaudel305@ksu.edu), Logan Moss, and Hunter Biram

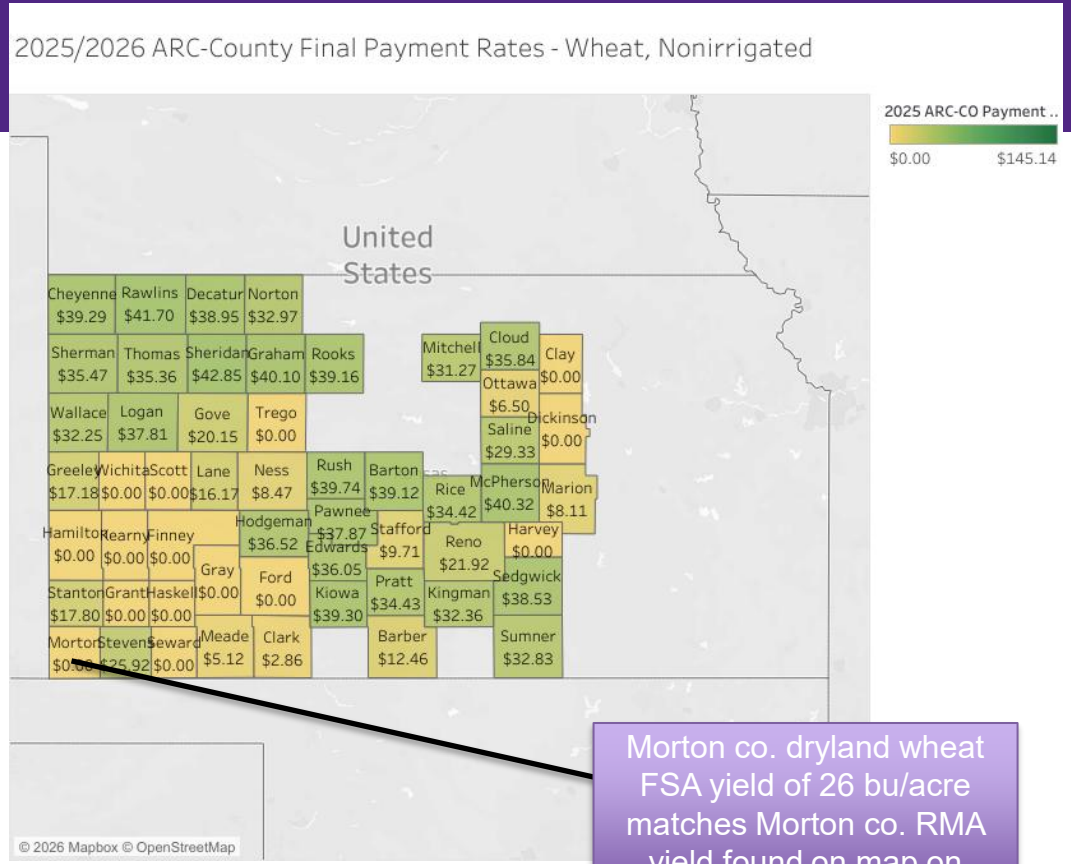


Note: RMA reports the same yield for irrigated and non-irrigated in some states and counties, typically when use of irrigation is limited or insufficient data is available. These maps use data RMA reports as yields under irrigated and non-irrigated practices. Information on what data is actually used or the 'reference irrigation practice' is available at https://webapp.rma.usda.gov/apps/RIRS/.

Note, these are the yields RMA uses for irrigated or non-irrigated yields for official purposes, such as add-on endorsements. The source yields may differ in some cases.

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FSA Yields: https://www.agmanager.info/kansas-arc-payments-20252026



Morton co. dryland wheat FSA yield of 26 bu/acre matches Morton co. RMA yield found on map on previous slide

1. Make selection, *scroll over your county*, compare to RMA yields from crop insurance map
2. Disclaimer: Historic example only, no guarantee of what yield source will be used this year
3. For raw data: https://www.fsa.usda.gov/resources/programs/arc-plc/program-data and https://webapp.rma.usda.gov/apps/RIRS/SCOYieldsRevenuesPaymentIndicators.aspx

When do I need county yields?

Potentially useful

- Corn and soybean base (PLC less likely to pay out)
- Growing conditions were extremely good or extremely bad
  - Bad enough that ARC is highly likely
  - Good enough that ARC is highly unlikely
  - You can compare payouts to PLC in either scenario

Most useful

- Wheat base (PLC more likely to pay out)
- Both ARC and PLC payouts are possible under a range of feasible yield outcomes

Yields potentially less useful: low yields anticipated

ARC Payments vs. PLC Payments Under Different Yields and Prices for 2026/2027 Marketing Year

State:	Kansas				
County:	Morton	Crop:	Wheat	Type:	Nonirrigated

	ARC			PLC	
5 Yr. Olympic Avg. County Yield	18.54	Bushels	Program Yield	33.2	Bushels
5 Yr. Olympic Avg. MYA Price	$6.98		Eff. Reference Price	$6.35	
Benchmark Revenue	$129.41				
Guaranteed Revenue	$116.47		PLC> ARC-CO max @	$5.88	

		Yield							
		16	17	18	19	20	21	22	23
MYA Price	PLC Payment	ARC Payment							
$8.03	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$7.72	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$7.42	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$7.13	$0.00	$2.39	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$6.86	$0.00	$6.71	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$6.60	$0.00	$10.87	$4.27	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$6.35	$0.00	$14.87	$8.52	$2.17	$0.00	$0.00	$0.00	$0.00	$0.00
$6.10	$8.31	$15.53	$12.77	$6.67	$0.57	$0.00	$0.00	$0.00	$0.00
$5.86	$16.29	$15.53	$15.53	$10.99	$5.13	$0.00	$0.00	$0.00	$0.00
$5.63	$23.93	$15.53	$15.53	$15.13	$9.50	$3.87	$0.00	$0.00	$0.00
$5.40	$31.57	$15.53	$15.53	$15.53	$13.87	$8.47	$3.07	$0.00	$0.00
$5.18	$38.89	$15.53	$15.53	$15.53	$15.53	$12.87	$7.69	$2.51	$0.00

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Yields potentially less useful: high yields anticipated

ARC Payments vs. PLC Payments Under Different Yields and Prices for 2026/2027 Marketing Year

State:	Kansas								
County:	Butler	**Crop:**	Wheat			**Type:**	All		
			ARC				**PLC**		
5 Yr. Olympic Avg. County Yield			**50.97** Bushels			Program Yield	**39.0** Bushels		
5 Yr. Olympic Avg. MYA Price			$6.98			Eff. Reference Price	$6.35		
Benchmark Revenue			$355.77						
Guaranteed Revenue			$320.19			PLC> ARC-CO max @	$5.26		
					Yield				
		45	47	49	**51**	53	55	57	59
MYA Price	**PLC Payment**	**ARC Payment**							
$8.03	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$7.72	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$7.42	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$7.13	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$6.86	$0.00	$11.49	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$6.60	$0.00	$23.19	$9.99	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$6.35	$0.00	$34.44	$21.74	$9.04	$0.00	$0.00	$0.00	$0.00	$0.00
$6.10	$9.76	$42.69	$33.49	$21.29	$9.09	$0.00	$0.00	$0.00	$0.00
$5.86	$19.13	$42.69	$42.69	$33.05	$21.33	$9.61	$0.00	$0.00	$0.00
$5.63	$28.11	$42.69	$42.69	$42.69	$33.06	$21.80	$10.54	$0.00	$0.00
$5.40	$37.09	$42.69	$42.69	$42.69	$42.69	$33.99	$23.19	$12.39	$1.59
$5.18	$45.67	$42.69	$42.69	$42.69	$42.69	$42.69	$35.29	$24.93	$14.57

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How forecasts help

- Gut check
- Previous FSA/RMA yields have been a surprise
  - Not been consistent with your individual or “coffee shop” estimates
- ARC payouts are sensitive to a range of feasible yields

In a perfect world

Validated, well understood yield county estimates

- Based on local weather and satellite data, NASS information, etc.
- Specific to your crop and practice
- Predicted yields clearly correspond to FSA, NASS or RMA yields
- Easily accessible and free
- *This could happen in 1-2 years, unfortunately not right now*

Select yield forecasts

- AgManager.info
  - Dr. Grant Gardner's irrigated and dryland corn and soybean FSA yield estimates, modeled with county level data
  - SatYield 2026 wheat yield estimates (all), predicts RMA yields
    - Grant's extension program: https://agecon.mgcafe.uky.edu/directory/gardner-grant
  - Important note: these forecasts were generously estimated and shared by Dr. Gardner and SatYield, however there is no guarantee what final FSA county yields will be
- For-purchase
  - AE4cast: https://ae4cast.com/
  - Treefera: NASS yields https://www.treefera.com/

Before using yield forecasts

Read the background information AgManager.info, please

https://www.agmanager.info/2026-kansas-county-corn-soybean-yield-estimates

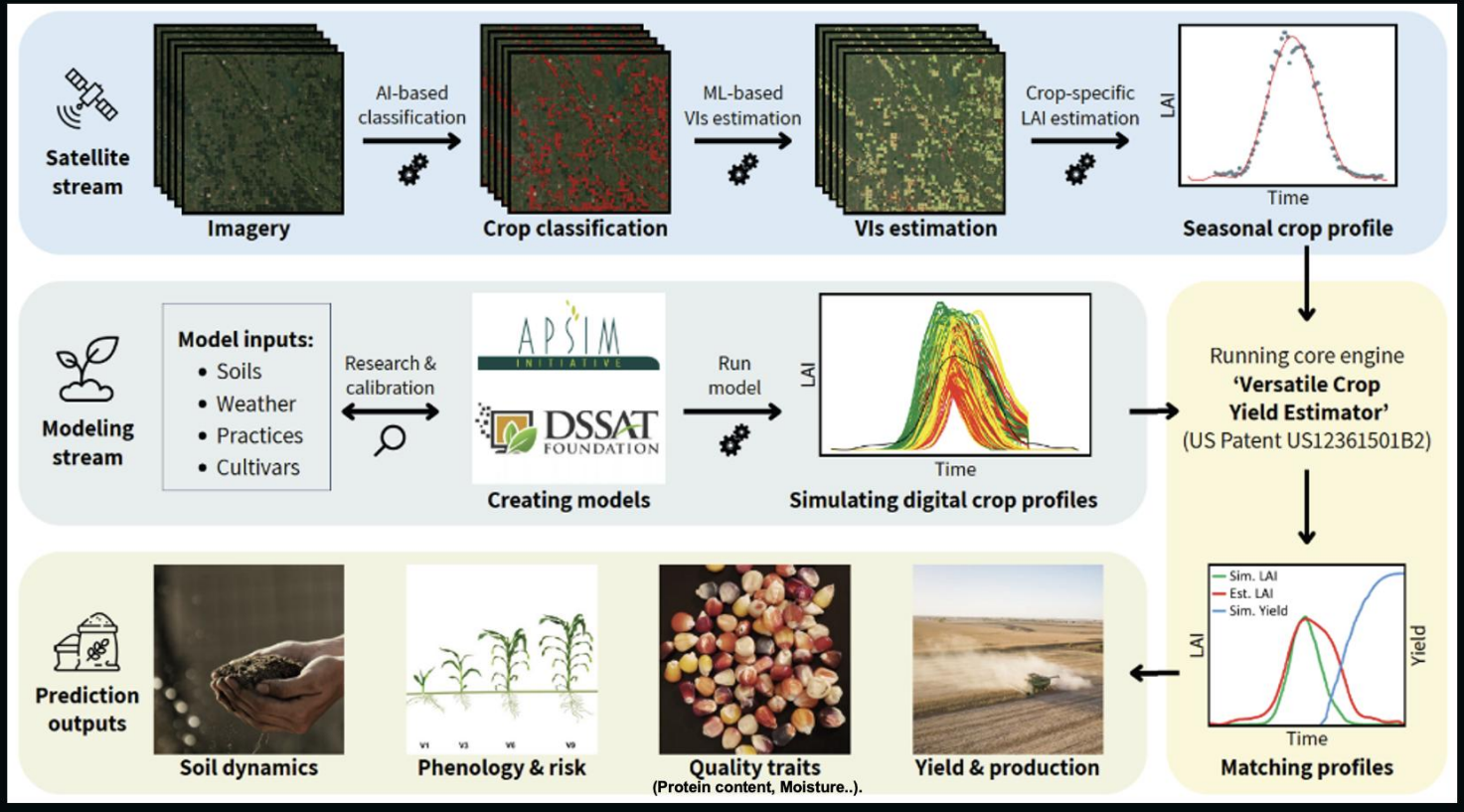
https://www.agmanager.info/ag-policy/farm-bill-0/2026-kansas-county-level-wheat-yield-forecasts

Dr. Gardner's forecast

	A	B	C	D	E	F	G	H	I	J	K	L
1	crop	practice	fips	county	estimate	lo80	hi80	lo90	hi90	lo95	hi95	fsa_bench
2	corn	all acres, n	20001	Allen	112.2	79.2	151.1	63.8	168.6	50.2	189.3	113.39
3	corn	dryland	20003	Anderson	120.5	93.8	139.7	80	148.6	65.9	159.6	112.54
4	corn	dryland	20005	Atchison	179.4	153.7	196.6	139.3	204.3	123.5	213.5	182.87
5	corn	dryland	20007	Barber	45.5	30.5	57.6	23.7	63.5	17.4	71.2	88.96
6	corn	dryland	20009	Barton	58.8	37	77.5	27.5	87	19.1	99.3	81.06
7	corn	all acres, n	20011	Bourbon	106.8	79.7	137.2	66.5	150.4	54.3	165.8	107.8
8	corn	dryland	20013	Brown	195.2	167.3	213.8	151.7	222.1	134.6	232.1	205.8
9	corn	all acres, n	20015	Butler	113.8	85	146	70.9	160.1	58	176.4	115.58
10	corn	all acres, n	20017	Chase	133.1	102.9	166	87.7	180	73.4	196.1	138.83

SatYield Digital Twin

From pixel monitoring to real-time crop intelligence



SatYield

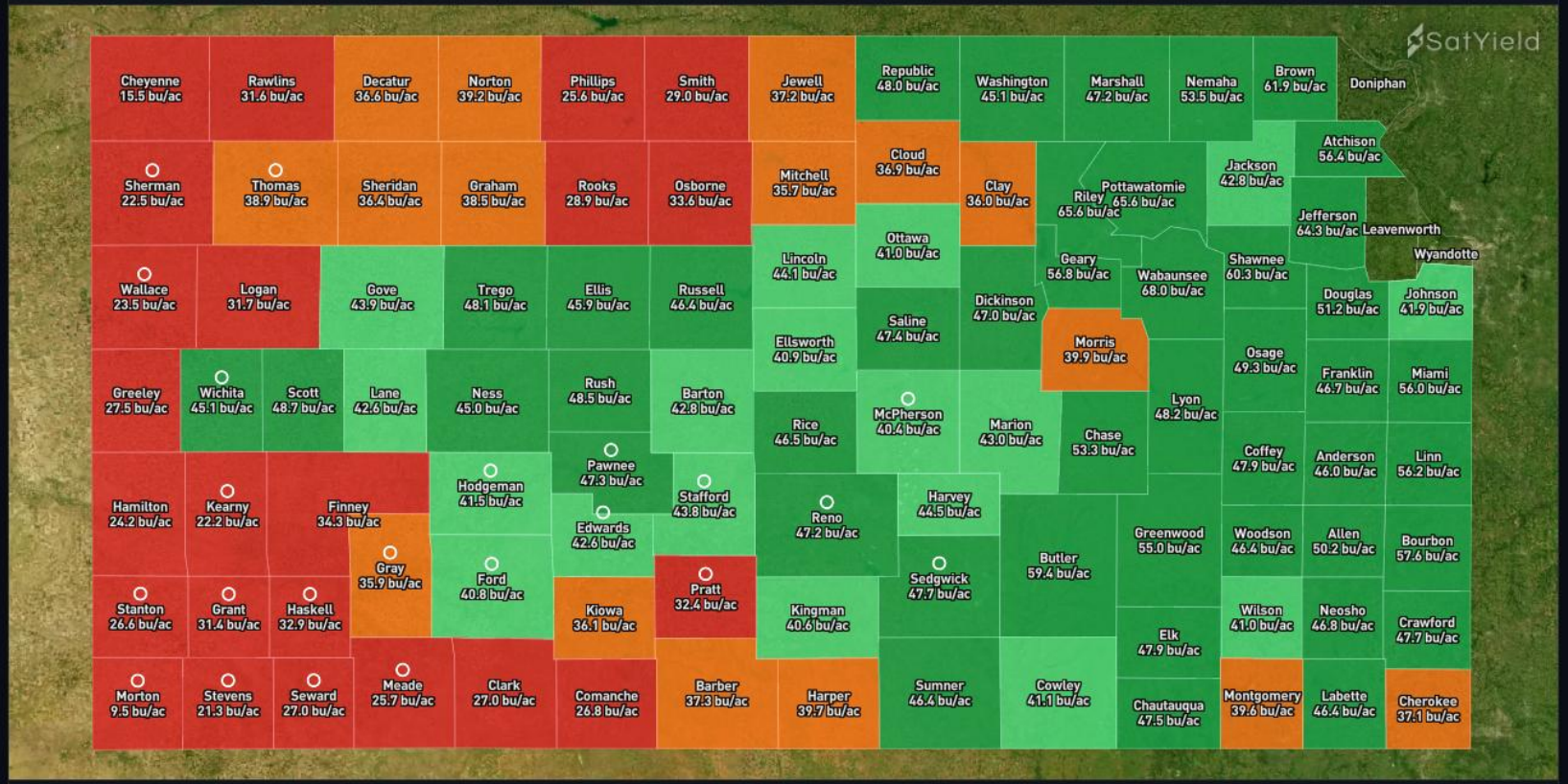
USA Kansas Wheat · 2026 per county

SATYIELD 2026 · RUN 28 JUL 2026

County map

Hover a county for details

Yield



Example: Ellsworth County

- 2025: FSA **all** wheat yield is 50 bu/acre, RMA dryland wheat is 50 bu/acre
- 2026 SatYield prediction: 41 bu/acre
- Appears to be mostly/all dryland production

County Yield Triggers	
Est. County Yield	41.00
MYA Price to Trigger ARC Payment	$6.48
MYA Price to Trigger Maximum ARC Payment	$5.61
PLC Eff. Reference Price	$6.35

ARC Payments vs. PLC Payments Under Different Yields and Prices for 2026/2027 Marketing Year

State:	Kansas				
County:	Ellsworth	Crop:	Wheat	Type:	All

	ARC			PLC	
5 Yr. Olympic Avg. County Yield	42.27	Bushels	Program Yield	41.1	Bushels
5 Yr. Olympic Avg. MYA Price	$6.98		Eff. Reference Price	$6.35	
Benchmark Revenue	$295.04				
Guaranteed Revenue	$265.54		PLC> ARC-CO max @	$5.49	

		Yield							
		36	38	40	42	44	46	48	50
MYA Price	PLC Payment	ARC Payment							
$8.03	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$7.72	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$7.42	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$7.13	$0.00	$8.86	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$6.86	$0.00	$18.58	$4.86	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$6.60	$0.00	$27.94	$14.74	$1.54	$0.00	$0.00	$0.00	$0.00	$0.00
$6.35	$0.00	$35.40	$24.24	$11.54	$0.00	$0.00	$0.00	$0.00	$0.00
$6.10	$10.29	$35.40	$33.74	$21.54	$9.34	$0.00	$0.00	$0.00	$0.00
$5.86	$20.16	$35.40	$35.40	$31.14	$19.42	$7.70	$0.00	$0.00	$0.00
$5.63	$29.63	$35.40	$35.40	$35.40	$29.08	$17.82	$6.56	$0.00	$0.00
$5.40	$39.09	$35.40	$35.40	$35.40	$35.40	$27.94	$17.14	$6.34	$0.00
$5.18	$48.14	$35.40	$35.40	$35.40	$35.40	$35.40	$27.26	$16.90	$6.54

Note: forecast error is about 10%, plus or minus 5 bu/acre in central KS

Evaluating yield forecasts

- What yields are being predicted, for what crops and practice?
- Can you see historic forecasts, or measures of forecast accuracy?
  - **There is always a margin of error!**
  - How often are forecasts within 10%? What is the range?

Conclusions

- If prices are low or are in danger of going low = PLC offers better protection than ARC
- If prices are at or above PLC reference prices, but county yields are low = ARC will offer better payments
- If prices are at or above PLC reference prices, but county yields are high = might as well do PLC but could receive no payment out of either program
- Consider ARC-IC if a farm had an overall loss
- Yield forecasts can help narrow down likely outcomes, but do not eliminate uncertainty

Resources

ARC and PLC Main page: https://www.agmanager.info/ag-policy/farm-bill-0

Frequently Asked Questions: https://www.agmanager.info/ag-policy/farm-bill-0/frequently-asked-questions-crop-provisions-one-big-beautiful-bill-act

ARC/PLC Tradeoff Tool: https://www.agmanager.info/ag-policy/farm-bill-0/tradeoff-between-20262027-arc-and-plc

Illinois Extension ARC-IC Tool: https://farmdoc.illinois.edu/fast-tools/arc-co-plc-model

MYA Projections

K-State:

https://www.agmanager.info/crop-insurance/risk-management-strategies/mya-price-estimates-updated-arc-and-plc-commodity-0

All:

https://www.agmanager.info/crop-insurance/risk-management-strategies/projections-and-sources-mya-prices-arc-and-plc-commodity

County Yield Forecasts:

https://www.agmanager.info/2026-kansas-county-corn-soybean-yield-estimates

https://www.agmanager.info/ag-policy/farm-bill-0/2026-kansas-county-level-wheat-yield-forecasts

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