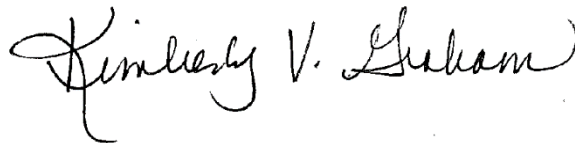


For: State and County Offices

2025 Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) Election and Enrollment

Approved by: Acting Deputy Administrator, Farm Programs



1 Overview

A Background

The Agriculture Improvement Act of 2018 (2018 Farm Bill) expired September 30, 2023. The Further Continuing Appropriations and Other Extensions Act, 2024 extended the Farm Bill through 2024. The American Relief Act, 2025 extends the Farm Bill through 2025.

B Purpose

This notice informs State and County Offices of:

- the 2025 election revision and enrollment period
- the urgency to complete election revisions and enrollment activities
- a producer reminder postcard that will be issued
- the requirement to approve all enrolled contracts within 30 calendar days after the enrollment deadline
- contract withdrawal requirements.

C Contact

If there are questions or concerns about this notice:

- County Offices will contact the State Office
- State Offices will contact Jamie Garriott.

Disposal Date	Distribution
October 1, 2025	State Offices; State Offices relay to County Offices

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2 2025 Election Revision and Enrollment

A 2025 Election Revision and Enrollment Period

The 2025 election revision and enrollment period will begin January 21, 2025, and continue through April 15, 2025.

B Reminder Postcard

The National Office will be emailing or mailing a postcard (Exhibit 1) to all owners, operators, or other tenants that were on an active CCC-862 or CCC-866 for 2024 with a share. Producers with an email address on file as of January 14, 2025, will be emailed the postcard, and all remaining producers will receive the postcard by mail. The postcard template, along with the list of emailed and mailed postcards, is posted on [SharePoint](#).

C SCO (Supplemental Coverage Option) and STAX (Stacked Income Protection Program) Coverage for RMA

RMA policies state if a producer has elected Agriculture Risk Coverage – County Coverage (ARC-CO), they are not eligible for SCO coverage for that commodity on that farm. In addition, if a producer has enrolled seed cotton base in ARC or PLC, they are not eligible for STAX coverage on that farm. County Offices should remind producers of this policy when completing election revisions and enrollment. Producers must speak with their crop insurance agent for advice and specific detail for any crop insurance option or policy.

Notes: RMA will obtain reports of producer ARC/PLC election and enrollment starting **March 15, 2025**, and continuing through the end of the enrollment period. A file will be shared with each insurance company with the selections of their insured producers. If the insured producer is enrolled in ARC or PLC on a farm with seed cotton base, that farm will be uninsurable for STAX purposes even if the producer withdraws their ARC/PLC enrollment later. This is the same policy if a producer elects ARC-CO, they will be uninsurable for SCO.

See Exhibit 2 for an example of how the ARC/PLC software should be loaded for non-enrollment of seed cotton base.

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2 2025 Election Revision and Enrollment (Continued)

D Election Revision and Enrollment Registers

In many instances, County Offices have used appointments that may extend beyond the April 15, 2025, deadline to revise elections and enroll because of heavy workload. In those cases, the appointment schedule becomes the register where County Offices will request approval according to 1-CM, paragraph 2.

Notes: Using a register is not an extension of the deadline. A register must not be used unless a producer is scheduled for an appointment or requests an appointment and the County Office does not have capability to service the producer by April 15, 2025. All appointments on a register must be completed as soon as possible, but according to 1-CM, paragraph 2.

County Offices must request using a register according to 1-CM, paragraph 2.

County Offices must **not** request using a register before April 1, 2025.

County Offices are required to provide a signed copy of the register to SED or SED representative within 3 workdays according to 1-CM.

SED or SED representative will report to the National Office weekly the number of producers still on the register.

E Late-Filed Election Revision

There are no provisions or regulations that allow late-filed elections. All election revisions must be submitted by the deadline of April 15, 2025, unless the producer is on an approved register.

3 Enrollment Reminders

A Approving Contracts

County Offices are reminded that contracts must be approved as soon as possible but no later than 30 calendar days after either the end of the enrollment period or when the contract is enrolled. It is necessary to approve the contracts as soon as possible to establish an obligation amount for the contract.

Contracts may be approved by:

- COC
- a delegated representative of COC.

Note: Delegations must be documented in the COC minutes.

Both approvals will be recorded in the COC Executive minutes.

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3 Enrollment Reminders (Continued)

A Approving Contracts (Continued)

According to 2-ARCPLC, ARC/PLC contracts may be approved in the automated environment by the following 2 methods:

- single farm or bulk approval
- electronic approval.

The single or bulk approval option indicates that the contract was approved by either COC or the delegated representative on paper, and that the user will enter the approval date into the automated system.

The electronic approval indicates that the delegated representative of COC (usually CED) is approving the contract in the automated system. In this situation, there may or may not be an approval signature on the paper contract.

DD's will randomly spot-check a minimum of 5 contracts per service center to ensure that these policies are being followed.

Note: State and County Offices will also ensure that all multiyear contracts are rolled over in the ARC/PLC software from 2024 to 2025 as soon as possible.

B Restoring Base Acres

For 2025 contract enrollment, base acres eligible to be restored to a farm because of CRP contracts that expired by September 30, 2024, must be restored and enrolled into the applicable program by April 15, 2025 (the end of enrollment for contract year 2025).

County Offices will review the Contracts That Expired on Sept. 30 Conservation Contract Maintenance System (CCMS) Report. This report will identify contracts expiring at the end of the selected FY. County Offices will follow 10-CM to restore eligible base acres preserved for CRP participation.

Note: 1-ARCPLC (Rev. 1), paragraph 3, requires DD's to ensure that the County Office has reviewed the CCMS report.

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3 Enrollment Reminders (Continued)

C Base Acres Exceeding Reported Cropland

ARC/PLC contract software has a report that identifies producers with base acre interest greater than reported interest. County Offices will review the Producers With Base Acres Interest Greater Than Reported Interest Report before the end of the contract period (September 30, 2025) to ensure that any exception has been reviewed according to 1-ARCPLC (Rev. 1), paragraph 217.

Notes: 1-ARCPLC (Rev. 1), paragraph 3, requires DD's to ensure that the County Office has reviewed the report.

This report is intended to provide a list of possible issues but cannot catch them all. There are instances, primarily with double-crop acreage, where a farm may be listed but is ok.

D Withdrawal of Contract Enrollment

Any producer may withdraw from a contract at any time by the end of the contract period (September 30, 2025). The withdrawal must be filed in writing and submitted to CCC and FSA by the end of the contract period. If any producer submits a written request to withdraw, FSA will consider the enrollment of that covered commodity or Agriculture Risk Coverage – Individual (ARC-IC) contract withdrawn.

Notes: Any contract withdrawal request must be reviewed and documented in the COC Executive minutes.

If additional commodities maintain enrollment, a new contract must be signed reflecting the correct enrollment by the end of the contract period.

4 Action

A State Office Action

DD's and other State Office employees will assist County Offices with 2025 enrollment by ensuring that:

- contracts are approved and recorded in the COC minutes
- 5 contracts are randomly spot-checked to ensure that approvals are recorded correctly
- eligible base acres reduced because of CRP participation are restored to the farm

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4 Action (Continued)

A State Office Action (Continued)

- Contracts That Expired on Sept. 30 CCMS Report is reviewed and actions are completed before April 15, 2025
- producers listed on the 2025 Producers With Base Acres Interest Greater Than Reported Interest Report have been reviewed by September 30, 2025.

B County Office Action

County Offices will ensure that:

- all 2025 farms have enrolled by April 15, 2025
- all 2025 enrolled contracts are approved either 30 calendar days after the end of the enrollment period or when the contract is enrolled
- eligible base acres reduced because of CRP participation have been restored to the farm
- they review the Contracts That Expired on Sept. 30 CCMS Report and complete necessary actions before April 15, 2025
- they communicate the SCO and STAX coverage policies as provided in subparagraph 2 C
- producers have adequate cropland to support their share of base acres
- producers listed on the 2025 Producers With Base Acres Interest Greater Than Reported Interest Report have been reviewed and necessary actions taken before September 30, 2025.

Example of Reminder Postcard

This reminder postcard will be sent by the National Office and is available for use at the State or County Office level.



U.S. DEPARTMENT OF AGRICULTURE

ELECT & ENROLL BY APRIL 15, 2025

ELECT & ENROLL in 2025 County Agriculture Risk Coverage (ARC-CO), Individual Agriculture Risk Coverage (ARC-IC), or Price Loss Coverage (PLC).

Producers are reminded that ARC and PLC elections and enrollments can impact eligibility for some crop insurance products.

- Supplemental Coverage Option (SCO) is ineligible on farms with an ARC election.
- Upland cotton farmers who enroll seed cotton base acres in ARC or PLC are ineligible for the Stacked Income Protection Plan (STAX).

You can make elections and complete enrollment at your local USDA Service Center or online using Level 2 eAuthentication at:

<https://apps.fsa.usda.gov/arc-signup-web/home>.



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ELECT & ENROLL NOW**

AGRICULTURE RISK COVERAGE (ARC)
PRICE LOSS COVERAGE (PLC)

For program information, scan the QR code.



Example of ARC/PLC Software Screen

The following is an example of how the ARC/PLC software should be loaded when a base crop is not being enrolled.

Physical County Breakout

Producer: [REDACTED]
 Producer ID: [REDACTED]

Crop	Shares	Base Acres	PLC Yield	Election
PEANUTS	100.00 %	24.49	2775	PLC
SOYBEANS	100.00 %	48.51	31	ARC-County
Seed Cotton	0.00 %		1867	PLC

Enter "0" Percent

All Producers Crop Share Totals

Name	Shares	Acknowledgement of Non-Enrollment
PEANUTS	100.00 %	<input type="checkbox"/>
SOYBEANS	100.00 %	<input type="checkbox"/>
Seed Cotton	0.00 %	<input checked="" type="checkbox"/>

Check "Non-Enrollment"