

USDA Announces Details of Direct Assistance to Farmers through the Coronavirus Food Assistance Program

Farmers and Ranchers to Receive Direct Support for Losses Related to COVID-19

Details of the Coronavirus Food Assistance Program (CFAP) have been announced, which will provide up to \$16 billion in direct payments to deliver relief to America's farmers and ranchers impacted by the coronavirus pandemic. In addition to this direct support to farmers and ranchers, USDA's Farmers to Families Food Box program is partnering with regional and local distributors, whose workforces have been significantly impacted by the closure of many restaurants, hotels, and other food service entities, to purchase \$3 billion in fresh produce, dairy, and meat and deliver boxes to Americans in need.

The U.S. Secretary of Agriculture said, "America's farming community is facing an unprecedented situation as our nation tackles the coronavirus. The government has authorized USDA to ensure our patriotic farmers, ranchers, and producers are supported and we are moving quickly to open applications to get payments out the door and into the pockets of farmers. These payments will help keep farmers afloat while market demand returns as our nation reopens and recovers. America's farmers are resilient and will get through this challenge just like they always do with faith, hard work, and determination."

Beginning May 26, the U.S. Department of Agriculture (USDA), through the Farm Service Agency (FSA), will be accepting applications from agricultural producers who have suffered losses. **Background:** CFAP provides vital financial assistance to producers of agricultural commodities who have suffered a five-percent-or-greater price decline due to COVID-19 and face additional significant marketing costs as a result of lower demand, surplus production, and disruptions to shipping patterns and the orderly marketing of commodities.

Farmers and ranchers will receive direct support, drawn from two possible funding sources. The first source of funding is \$9.5 billion in appropriated funding provided in the Coronavirus Aid, Relief, and Economic Stability (CARES) Act to compensate farmers for losses due to price declines that occurred between mid-January 2020, and mid-April 2020 and provides support for specialty crops for product that had been shipped from the farm between the same time period but subsequently spoiled due to loss of marketing channels. The second funding source uses the Commodity Credit Corporation Charter Act to compensate producers for \$6.5 billion in losses due to on-going market disruptions.

- **Non-Specialty Crops and Wool** - Non-specialty crops eligible for CFAP payments include malting barley, canola, corn, upland cotton, millet, oats, soybeans, sorghum, sunflowers, durum wheat, and hard red spring wheat. Wool is also eligible. Producers will be paid based on inventory subject to price risk held as of January 15, 2020. A payment will be made based on 50 percent of a producer's 2019 total production or the 2019 inventory as of January 15, 2020, whichever is smaller, multiplied by the commodity's applicable payment rates.
- **Livestock** - Livestock eligible for CFAP include cattle, lambs, yearlings and hogs. The total payment will be calculated using the sum of the producer's number of livestock sold between January 15 and April 15, 2020, multiplied by the payment rates per head, and the highest inventory number of livestock between April 16 and May 14, 2020, multiplied by the payment rate per head.
- **Dairy** - For dairy, the total payment will be calculated based on a producer's certification of milk production for the first quarter of calendar year 2020 multiplied by a national price decline during the same quarter. The second part of the payment is based a national adjustment to each producer's production in the first quarter.
- **Specialty Crops** - For eligible specialty crops, the total payment will be based on the volume of production sold between January 15 and April 15, 2020; the volume of production shipped, but unpaid; and the number of acres for which harvested production did not leave the farm or mature product destroyed or not harvested during that same time period, and which have not and will not be sold. Specialty crops include, but are not limited to, almonds, beans, broccoli, sweet corn, lemons, iceberg lettuce, spinach, squash, strawberries and tomatoes. A full list of eligible crops can be found on farmers.gov/cfap. Additional crops may be deemed eligible at a later date.

- **Eligibility** - There is a payment limitation of \$250,000 per person or entity for all commodities combined. Applicants who are corporations, limited liability companies or limited partnerships may qualify for additional payment limits where members actively provide personal labor or personal management for the farming operation. Producers will also have to certify they meet the Adjusted Gross Income limitation of \$900,000 unless at least 75 percent or more of their income is derived from farming, ranching or forestry-related activities. Producers must also be in compliance with Highly Erodible Land and Wetland Conservation provisions.
- **Applying for Assistance** - Producers can apply for assistance beginning on May 26, 2020. Additional information and application forms can be found at farmers.gov/cfap. Producers of all eligible commodities will apply through their local FSA office. Documentation to support the producer's application and certification may be requested. FSA has streamlined the sign-up process to not require an acreage report at the time of application and a USDA farm number may not be immediately needed. Applications will be accepted through August 28, 2020.
- **Payment Structure** - To ensure the availability of funding throughout the application period, producers will receive 80 percent of their maximum total payment upon approval of the application. The remaining portion of the payment, not to exceed the payment limit, will be paid at a later date as funds remain available.

USDA Service Centers are open for business by phone appointment only, and field work will continue with appropriate social distancing. While program delivery staff will continue to come into the office, they will be working with producers by phone and using online tools whenever possible. All Service Center visitors wishing to conduct business with the FSA, Natural Resources Conservation Service, or any other Service Center agency are required to call their Service Center to schedule a phone appointment. More information can be found at farmers.gov/coronavirus.

Energy Efficiency Tip of the Month

Home cooling makes up a large portion of your energy bills. Try to keep the difference between the temperature of your thermostat setting and the outside temperature to a minimum. The smaller the difference, the more energy you will save.



Access to family planning health care is critical to reaching your life's goals.

How Would You Finish This Sentence?

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Health Insurance Options

If you have recently lost or can no longer afford your health insurance, or even if you are trying to purchase health insurance for the first time, you have options to make sure that you and your family have access to care.

Federal Health Insurance Marketplace You may qualify for a Special Enrollment Period on the Federal Health Insurance Marketplace. You may be eligible if you have had certain life events in the past 60 days, including losing health coverage from your employer. You also may qualify for financial assistance. Subsidies are based on how much money a household expects to earn for the entire calendar year and can make coverage more affordable. Most people qualify for savings.

You have 60 days from the time you lost your coverage to enroll in a health plan on the Federal Health Insurance Marketplace. You cannot be denied coverage because of pre-existing or chronic conditions like cancer or diabetes. When you enter your information in HealthCare.gov, it will tell you if you are eligible for NC Medicaid and/or Health Choice.

- Get help from one of these sources:
- Visit NCNavigator.net or call 855-733-3711 to connect with a health care navigator OR
- Visit HealthCare.gov

NC Medicaid and Health Choice NC Medicaid and Health Choice are always accepting applications. Eligibility depends on your age, health needs, income and resources.

To find out if you are eligible for Medicaid or Health Choice:

- Contact your local Department of Social Services OR
- Visit HealthCare.gov

Because North Carolina is one of 14 states that has not expanded Medicaid, individuals must also meet other requirements to qualify such as being a child; a parent or family caretaker of a child under age 18; a pregnant woman; or being aged, blind, or disabled.

Medicare If you are age 65 or older or have certain types of disabilities, you may qualify for Medicare, a federally-run health insurance program another federal health insurance program.

- Medicare.gov

COBRA - The insurance you had through your employer. If you worked for an employer that had 20 or more employees, you might be able to keep your current health insurance plan. COBRA allows you to keep your same health plan and network of doctors for a limited period after losing your job. Your insurer is required to notify you if you have this option. You have 60 days to decide to take it. You are responsible for paying the full premium under COBRA, which usually means this option is much more expensive than the others.

• Contact your current insurance company

Employer-Sponsored Health Insurance If you or someone in your family is employed or in school, you may be able to get health insurance through your employer or school. Most employers and schools have Open Enrollment Periods, or periods of time when they allow their employees or students to sign up for health insurance or change their plan.

- Contact your employer or school to see if you can sign up for health insurance

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