2026 ARC-CO vs. PLC | Central Nebraska

Corn and soybeans • Buffalo County and eight nearby counties • Decision reference, not a payment forecast

The decision in one minute

ARC-CO pays when county revenue falls below 90% of its benchmark. A moderate national price decline or a county yield loss can trigger it. Payment is capped at 12% of benchmark revenue. PLC pays when the national effective price is below the crop's effective reference price; county yield does not enter its calculation. Compare the election on each farm's base acres and PLC payment yield, not its planted acres or APH.

2026 parameter	Corn	Soybeans
Statutory reference price (USDA fact sheet)	$4.10/bu	$10.00/bu
ARC benchmark price	$5.03/bu	$12.17/bu
2026 PLC effective reference price	$4.42/bu	$10.71/bu
Illustrative MYA price (Sept. USDA)	$4.80/bu	$12.00/bu
ARC price trigger at benchmark county yield	$4.53/bu	$10.95/bu
PLC at illustrative MYA price	No payment	No payment

The fact sheet lists the statutory reference price. PLC uses the effective reference price, calculated annually from the statutory price and prior national MYA prices (subject to a 115% cap). For 2026, USDA calculates $4.42 for corn and $10.71 for soybeans. ARC uses a separate 2026 benchmark price of $5.03 and $12.17. These three price measures serve different purposes.

How to read the county tables

The “yield trigger” is the 2026 actual county yield below which ARC-CO begins to pay if the final national MYA price equals the illustrative $4.80 corn or $12.00 soybean price. It is calculated as guarantee revenue ÷ illustrative price. A lower final price raises the yield trigger; a higher price lowers it. The price-only trigger assumes actual yield equals the listed benchmark yield. Values are rounded for display; a value exactly at the threshold does not create a positive payment.

Corn county benchmarks and triggers

* Illustrative final MYA price: $4.80/bu. Both practices use the same national price and PLC threshold.

County	Practice	Benchmark yield bu/ac	Guarantee $/ac	Yield trigger bu/ac*	Price only $/bu
Buffalo	Irr.	232.91	$1,054.39	219.7	$4.53
Buffalo	Nonirr.	126.58	$573.03	119.4	$4.53
Kearney	Irr.	238.17	$1,078.20	224.6	$4.53
Kearney	Nonirr.	119.79	$542.29	113.0	$4.53
Phelps	Irr.	252.27	$1,142.03	237.9	$4.53
Phelps	Nonirr.	121.41	$549.62	114.5	$4.53
Hall	Irr.	224.39	$1,015.81	211.6	$4.53
Hall	Nonirr.	123.84	$560.63	116.8	$4.53
Dawson	Irr.	230.84	$1,045.02	217.7	$4.53
Dawson	Nonirr.	108.76	$492.35	102.6	$4.53
Sherman	Irr.	227.58	$1,030.26	214.6	$4.53
Sherman	Nonirr.	127.18	$575.75	119.9	$4.53
Custer	Irr.	227.72	$1,030.89	214.8	$4.53
Custer	Nonirr.	112.85	$510.88	106.4	$4.53
Howard	Irr.	213.10	$964.70	201.0	$4.53
Howard	Nonirr.	118.12	$534.73	111.4	$4.53
Greeley	Irr.	237.78	$1,076.43	224.3	$4.53
Greeley	Nonirr.	138.36	$626.36	130.5	$4.53

Soybean county benchmarks and triggers

* Illustrative final MYA price: $12.00/bu. Both practices use the same national price and PLC threshold.

County	Practice	Benchmark yield bu/ac	Guarantee $/ac	Yield trigger bu/ac*	Price only $/bu
Buffalo	Irr.	72.11	$789.82	65.8	$10.95
Buffalo	Nonirr.	41.57	$455.32	37.9	$10.95
Kearney	Irr.	71.36	$781.61	65.1	$10.95
Kearney	Nonirr.	44.37	$485.98	40.5	$10.95
Phelps	Irr.	75.73	$829.47	69.1	$10.95
Phelps	Nonirr.	42.98	$470.76	39.2	$10.95
Hall	Irr.	71.23	$780.18	65.0	$10.95
Hall	Nonirr.	42.95	$470.43	39.2	$10.95
Dawson	Irr.	70.28	$769.78	64.1	$10.95
Dawson	Nonirr.	36.23	$396.83	33.1	$10.95
Sherman	Irr.	69.96	$766.27	63.9	$10.95
Sherman	Nonirr.	42.02	$460.24	38.4	$10.95
Custer	Irr.	68.25	$747.54	62.3	$10.95
Custer	Nonirr.	34.35	$376.24	31.4	$10.95
Howard	Irr.	68.10	$745.90	62.2	$10.95
Howard	Nonirr.	41.98	$459.81	38.3	$10.95
Greeley	Irr.	68.12	$746.12	62.2	$10.95
Greeley	Nonirr.	41.52	$454.77	37.9	$10.95

What recent Buffalo County yield inputs show

USDA’s 2020-2024 trend-adjusted benchmark inputs varied more for nonirrigated production: corn 88.4-151.2 bu/ac versus irrigated 221.1-258.6; soybeans 30.1-54.1 versus irrigated 65.2-83.4. These are adjusted inputs, not past ARC payments or raw county yields. They do not predict a 2026 payment.

Buffalo County worked example

Corn, nonirrigated: If actual county yield is 90% of benchmark (113.9 bu/ac) and final MYA price is $4.80, ARC’s illustrative payment rate is $26.20 per eligible base acre (before the 85% factor), capped at $76.40. PLC is $0 at that price. A farm’s actual payment also depends on base acres, shares and program rules.

Soybeans, nonirrigated: If actual county yield is 90% of benchmark (37.4 bu/ac) and final MYA price is $12.00, ARC’s illustrative payment rate is $6.36 per eligible base acre (before the 85% factor), capped at $60.71. PLC is $0 at that price. A farm’s actual payment also depends on base acres, shares and program rules.

Decision checks at the FSA office

1. Confirm base acres by crop and any 2026 allocation changes. 2. Get the farm’s PLC payment yield. 3. Compare each county/practice under several final MYA prices and county yields. 4. Check whether the farm has mixed irrigated/nonirrigated acreage and which FSA county designation applies. 5. Elect and sign the 2026 contract by December 11, 2026; FSA says missing the election leaves the 2025 choice in place but makes the farm ineligible for 2026 payments.

SCO can now be purchased with either ARC or PLC. The ARC/PLC choice does not determine ECO eligibility. Check the crop insurance policy’s own terms separately.

Method and source notes

USDA FSA, ARC/PLC Fact Sheet 2026-2030 (statutory reference prices and formula); 2026 Effective Reference Price Calculations (Sept. 11, 2026); 2026 ARC-CO Trend Adjusted Yields, Benchmark Yields and Guarantee Revenues (Jan. 16, 2026): county yield, revenue guarantee and payment cap. USDA FSA, 2026 Effective Reference Prices, 2026 ARC-CO Benchmark Prices, and September 2026 MYA Prices: national prices. FSA ARC/PLC program page: enrollment dates and missed-election consequence. RMA PM-26-036: SCO rule. The trigger calculations and examples are our arithmetic from those inputs; actual 2026 county yields and final MYA prices are unknown.
Sources: fsa.usda.gov/resources/programs/arc-plc/program-data | fsa.usda.gov/resources/income-support/arc-plc | rma.usda.gov/policy-procedure/bulletins-memos/product-management-bulletin/pm-26-036-enhanced-coverage-option