

CSA INCENTIVES TOOLKIT

ABOUT FAIRSHARE CSA COALITION

Vision

FairShare CSA Coalition (*FairShare*) envisions a future where Community Supported Agriculture (*CSA*) is the backbone of a strong local food system; where all families have access to locally produced, organic food and have strong connections to their farms, food and community.

History & Work

FairShare CSA Coalition (*formerly the Madison Area CSA Coalition, or MACSAC*) is one of the oldest and most successful CSA organizations in the country. The organization began in 1992 as a consumer-farmer partnership to bring community supported agriculture to the Madison, Wisconsin area. Working together, the Coalition grew from a network of eight farmers serving approximately 1,000 individuals to a coalition of 53 farms serving over 13,500 households in 2017.¹ This remarkable market growth was due in part to the high standard of quality maintained by coalition growers and the effective leveraging of shared outreach and financial resources to reach target audiences.

FairShare's commitment to increasing the quality and availability of CSA shares is realized through farm and consumer education, community engagement, and increasing access to CSA shares for everyone in the community. FairShare's Partner Shares program makes healthy, locally grown fruits and vegetables affordable and available to low-income households. Events like the CSA Open House and Bike the Barns offer opportunities for consumers to learn about and connect with CSA farms. FairShare's Workplace CSA initiative connects CSA farms to businesses. Workplace CSA supports company wellness and sustainability goals and combines the community of farm membership with the convenience of workplace delivery. FairShare works with area health plans to provide rebates or wellness rewards to health plan members for the individual or family purchase of a CSA share. In addition, FairShare encourages workplace partners to offer incentives such as share discounts, payroll deduction, and FairShare cookbooks to employees. These programs encourage organic farming, keep local dollars in the community, and build a healthier Wisconsin.

FairShare works closely with its community of growers to develop and share resources, build skills, offer farm endorsement, and maintain a spirit of collaboration and camaraderie. Through its nationally marketed food books, *From Asparagus to Zucchini* and *Farm-Fresh & Fast*, FairShare helps consumers make the most of seasonal produce.

For more information about FairShare CSA Coalition and its initiatives visit www.csacoalition.org.



¹ Data gathered from FairShare's annual survey of Coalition farms.

ACKNOWLEDGEMENTS

FairShare CSA Coalition owes its success to the many dedicated farmers and consumers who have been part of the Coalition over the past 26 years. The efforts of these pioneers have positioned FairShare as an example of what is possible when collaboration, camaraderie, and connection are shared among farmers and consumers. FairShare is thankful for the farmers and consumers who have made numerous contributions to the organization over the years.

FairShare thanks its grant partners who contributed to the review of the toolkits and provided input regarding the practical need and use of the toolkits. We appreciate the collaboration of the following partners in this effort:

- Dave Runsten and Michelle Wyler, Community Alliance with Family Farmers (CAFF)
- Landis Spickerman and Rick Dalen, Duluth CSA Guild
- Hudson Valley CSA Coalition
- Rachele Bostwick, West Michigan Growers Group

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OVERVIEW OF THE FARMERS MARKET PROMOTION PROGRAM GRANT & TOOLKITS

As a leader among CSA networks, FairShare regularly fields inquiries from farms and emerging CSA coalitions interested in replicating its successful CSA marketing, education, and outreach programs around the country.

In 2015, FairShare began this project to create toolkits for several of its popular organization initiatives, and to create a CSA marketing survey to better understand consumer preferences. Working closely on these projects with four diverse farm networks from different regions at various organizational stages, will aid FairShare and partner CSA networks in devising targeted marketing efforts. This will help build consumer demand for CSA and increase sales of CSA shares, both locally and nationally.

The purpose of the toolkits is to provide CSA coalitions and farmer groups with the framework for several of FairShare's signature programs, so that they may jumpstart similar initiatives in their respective regions. Through this work, FairShare will continue to support the regional and national growth of the CSA market.



THANK YOU



HUDSON VALLEY CSA COALITION

Duluth CSA Guild

INTRODUCTION

Community Supported Agriculture (CSA) addresses a need in Wisconsin for fresh, locally grown vegetables while building a relationship with a local organic farm. Incentives and rebates, when offered through an organization such as a health insurance company, can bring CSA to a more mainstream audience, increase opportunities for health and wellness, as well as increase the customer base for local CSA farms.

Building a relationship with Physicians Plus, FairShare CSA Coalition was able to create a unique partnership that was beneficial to all concerned. Physicians Plus added CSA membership to their list of wellness benefits, offering a substantial rebate to members that made CSA affordable to most plan members. FairShare was able to make administration of the benefit much easier to administer by vetting farms, maintaining a list of FairShare-endorsed farms, and streamlining the reimbursement process.

The program initiated by Physicians Plus was extremely popular, and the model spread to include several other HMOs. The combined effect was to boost CSA membership significantly, leading to a better economic outlook for CSA farmers. Rebates and incentives can be instrumental in effecting change within a wider audience. A number of different models can be used to promote CSA farms, with a resulting boost in community health and wellness. Examples of other programs are featured to give readers additional ideas when implementing their own projects.

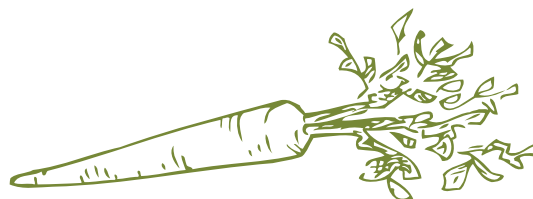


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KEY



Tool



Case Study



Quote



Best Practices



Caution



Tip



Toolshed

DEFINITIONS

Rebate

A rebate is a partial refund, offered either as cash back or as a discount. A health insurance CSA rebate refers to an incentive offered through a health insurance company for their health plan members, who subscribe to a CSA as part of their wellness or insurance benefits. These rebates are typically reimbursement-based — health plan members must submit a receipt to get reimbursed for a portion of their CSA purchase.

Subsidy

A subsidy is a set amount of money that is provided, typically by the government, to help the price of a product or service remain competitive, or to make a product or service that benefits the public more widely available or accessible. For example, offering up to \$300 toward the cost of a CSA share for low-income households in order to make the shares more affordable, is an example of a subsidy that makes CSA more accessible.

Other Incentives

Other common incentives are gifts or swag (*promotional*) items, a discount such as an early bird sign-up benefit, or providing added convenience, such as payroll deductions for employees who purchase CSA shares.

Health Plan Partners

Health Plan Partners are health insurance companies that have signed on to work with FairShare to promote CSA as a health and wellness benefit, providing financial support for FairShare and promotional support for CSA.





BEST PRACTICES: FAIRSHARE CSA COALITION HMO REBATE PROGRAM

Program History

In 2005, FairShare CSA Coalition collaborated with Physicians Plus Health Insurance Company to launch a pilot HMO rebate program. The program goal was to recognize the health benefits of eating local, seasonal fruits and vegetables and offer cash rebates from \$100 to \$200 to individuals and families that joined a coalition farm. The pilot program was initiated by a FairShare board member, who worked at Physicians Plus in the marketing department. The program established a partnership with FairShare since all participating farms were vetted by our organization.

One key role of FairShare is to vet farms so insurance companies feel confident that they are investing in high quality, legitimate farms. We maintain a detailed farm list of FairShare affiliated and vetted farms to ease administration and verification of requested rebates. In order to become affiliated with FairShare, farmers must submit a full application and have an in-person interview. The farms must produce the vast majority of products on farm, be certified organic or in transition to organic certification and demonstrate an ability to provide a high level of customer service. *Read more about becoming a FairShare farm on the [FairShare website](#).*

We also coordinate directly with farmers to streamline administrative processes, in order to make receipts as functional and uniform as possible among our 50 member farms. Additionally, we provide promotion and visibility to participating health insurance companies through our website and materials.

The model spread rapidly. Within two years of the pilot launch, three additional HMO companies serving Southern Wisconsin adopted similar rebate programs and launched their own internal efforts, marketing to new audiences, communicating the benefits of CSA membership, and directing new potential members to FairShare's detailed website resource and CSA outreach events to learn about CSA, join farms, and claim their rebates.

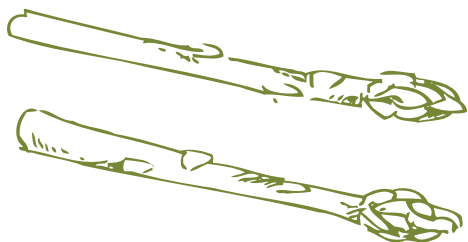
In general, the health insurance companies have found that the CSA rebate program is a good marketing strategy. It aligns with the popular local food movement, utilizes grassroots outreach and publicity through partnering with our organization, and connects the dots between their promotion of healthy lifestyles and food choices. It is fairly simple to add CSA to their existing rebate/wellness initiatives.

Health insurance rebates are marketed through FairShare's website, brochure and email newsletters, through insurance company promotions (*mailings, brochures, etc*), and through tabling events at employee fairs (*FairShare does some of these but insurance companies do a lot more!*).

☆ TIP: HEALTH PLAN WELLNESS REIMBURSEMENT PROGRAMS

Click on the links below to learn more about each health plan wellness reimbursement program:

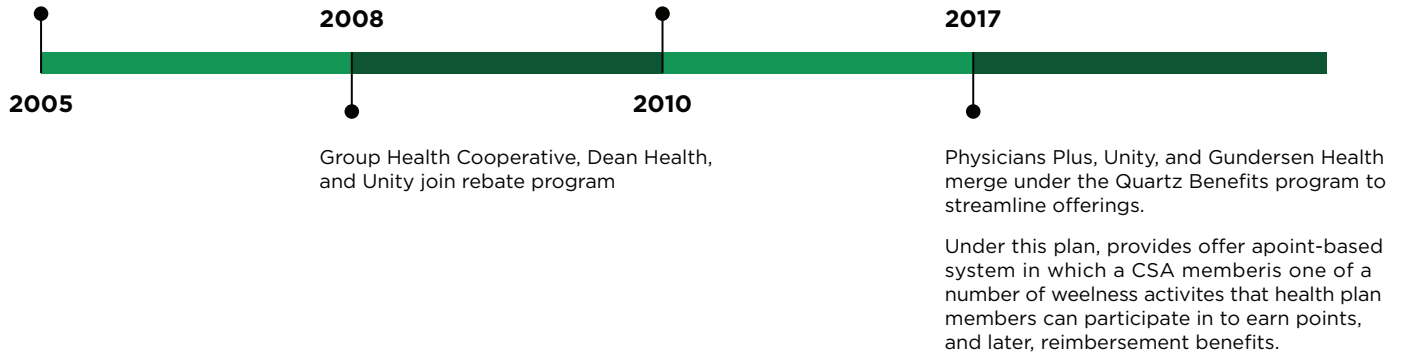
- [Group Health Cooperative](#)
 - Approved Wellness Activities
- [Physicians Plus](#)
 - Frequently Asked Questions
- [Unity Health](#)
 - How to Earn Points
- [Dean Health](#)
 - Living Health Rewards Points



CSA INCENTIVES TOOLKIT

Physicians Plus Health Insurance Company partners with FairShare to launch pilot HMO rebate program

Mayo Health-Franciscan Skemp adopts a similar program



FairShare staff coordinates with representatives from each participating health insurance company to maintain communication, streamline administration, and ensure proper communication regarding the benefit programs. The insurance companies themselves (*administrative staff*) manage the logistics of actual rebate processing, spot check verification (*often utilizing FairShare website*), and request form or rebate check processing.

Program Partners

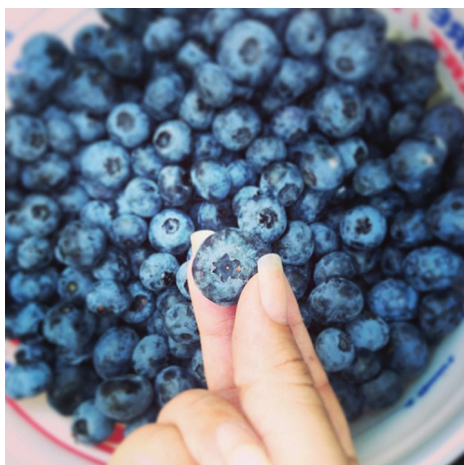
As stated earlier, Physicians Plus Health Insurance Company partnered with FairShare in 2005 to launch the pilot HMO rebate program. In 2008, Group Health Cooperative, Dean Health, and Unity joined. In 2010, Mayo Health-Franciscan Skemp adopted a similar program. This provided excellent coverage for South-eastern Wisconsin, our primary marketplace.

More recently, insurance companies have made changes to their wellness benefits. Changes could be due to a number of factors such as increased competition and costs associated with administering health plans, rising costs of health care, changes related to the Affordable Healthcare Act (*ACA*), or mergers/consolidations among providers.

In 2012, Dean Health ceased offering cash back rebates in favor of a gift card program enabling members to earn points for wellness activities. In 2015, Physicians Plus also moved to a points-based system. In 2017, Physicians Plus, Unity, and Gundersen Health merged under the Quartz Benefits program to streamline their offerings. Under the Quartz plan, these providers also offer a points-based system in which a CSA membership is one of a number of wellness activities that health plan members can participate in to earn points. Once points are earned, members receive reimbursement benefits.

Notes:





CASE STUDY: PHYSICIANS PLUS PROGRAM DETAIL

The following write up was provided in 2017 by Physicians Plus Insurance Corporation.

EAT HEALTHY REBATE PROGRAM DESCRIPTION

HISTORY OF THE PROGRAM

An important part of Physicians Plus Insurance Corporation's mission is improving the health of the communities we serve. Because healthier diets, a healthy environment and a healthy local economy are all contributing factors, we created the Eat Healthy Rebate (EHR). The EHR impacts these areas of health because it helps put affordable, locally grown, organic fresh fruits and vegetables on the tables of our members. Physicians Plus wanted to make it easier for its members to obtain fresh, organic produce. The EHR offers its members a rebate for purchasing a harvest share from a local Community Supported Agriculture (CSA) farm. The reimbursement makes the fresh produce more affordable, and since it is delivered weekly to a member's home, worksite or neighborhood, it is extremely convenient to obtain and incorporate into meals.

To make the program administration simple and efficient, understandable to members and beneficial for CSA farmers, Physicians Plus partnered with Madison Area Community Supported Agriculture Coalition (MACSAC) to develop a model program (Note: MACSAC was renamed FairShare CSA Coalition). In its first year, the program was a pilot involving two farms, Vermont Valley Community Farm and Harmony Valley Farm. Physicians Plus did a significant public relations campaign to educate the press and the public on the community benefits of a program like the EHR. The Sustainable Times newspaper took the lead in covering the story, and Physicians Plus attended the spring MACSAC Open House, where member farmers explain how their CSA shares work and solicit share purchases. We promoted the program and the local, organic farm community.

The publicity from the program provided great visibility to CSAs and raised public awareness of their existence and the great opportunity they provide to purchase fresh produce and take part in the growing and harvesting of the food they eat. The environmental impact is enormous, since this region has a large watershed into several fabulous rivers and lakes which suffer from pollution caused by non-organic farm practices. Furthermore, there is an energy savings to the community when food is purchased near its origination point and does not require high transportation and packaging costs. In addition, Physicians Plus solicited support from its large employer groups to promote the program at their worksites and to educate employees about the program. This helped increase membership and allowed for the collaboration between farms and employers. Several large employer groups subsequently volunteered their workplace as a CSA share drop-off site.



COMMITMENT

The EHR was developed to promote inclusion of more fruits and vegetables in a healthier diet. Based on published research, a diet rich in fruits and vegetables has a positive impact on bone health and decreases the chance of cancer, stroke, cardiovascular disease and other chronic illnesses. It is also beneficial to weight management. The EHR provided a rebate to Physicians Plus members who purchase a produce share from a MACSAC farm; \$100 for single policyholders and \$200 for families. In 2006, the program stood at 972 members who earned over \$166,000 in rebates. Physicians Plus committed more than \$16,000 to promote the EHR and around \$27,000 in administration costs when it started. It was incorporated into Physicians Plus's existing Good Health Bonus program, which reimburses members for taking pre-approved healthy living classes.

Physicians Plus worked closely with MACSAC to ease administrative costs and eliminate extra work for the CSA farms. Members were given responsibility for obtaining their rebate by providing Physicians Plus with a copy of their farm sign-up form and a photocopy of their check. Their eligibility is then verified by Physicians Plus and they are added to a spreadsheet listing participating members. The overall operation of the program was very successful in its first full year.

INNOVATION

This EHR took two important community issues, healthy diet and sustainable agriculture, and incorporated them into one unique program that promotes both. Physicians Plus and MACSAC worked closely to develop a first-of-its-kind program that makes CSA shares more affordable to people in the community by offering this rebate, ensuring a healthier diet for participants and driving increased sales for local farms. Developing the pilot program allowed Physicians Plus and MACSAC to assess the benefits of the program and identify potential problems with its implementation and quickly make adjustments. When the program was launched to full membership in 2006, it was strongly embraced and easily administered.

IMPACT

The impact on community health, environmental health and local economic health cannot be overstated. Fresh produce in the American diet has decreased over the past several years and can be price-prohibitive due to high transportation costs and packaging issues. Perishable foods have an even shorter shelf life when they arrive at the grocery store several weeks old. Fresh produce from a farm within 60 miles to kitchen tables is much fresher and lasts longer. The farm shares are quite generous and encourage more and larger servings of fruits and vegetables in the diets of those who participate. It is also reported by many participants that they split their produce share with a friend or a neighbor, magnifying the community benefit. Because CSA farms are organic, there is an enormous benefit to the environment because they do not use herbicides and pesticides. This helps create sustainable farm practices which are good for the soil and waterways, key parts of health and recreation in South Central Wisconsin. The economic benefit of supporting local agriculture is also seen by the small communities in which CSA farms flourish. The EHR has a long-range goal of greater community health that cannot be measured at this point in time.

REPLICATION

This program can be easily adopted and tailored to encourage fresh produce as an integral part of people's diets. It is probably easiest to adapt to the insurance offerings of small/independent insurance companies, which can easily work with local farm organizations. Physicians Plus developed a sound process for verification of insurance subscribers' eligibility. The harder piece to replicate is verification that payment was made to the farm. The EHR is fortunate to have the expertise of MACSAC. Having this single point of access to farms simplifies communication and provides a helpful route for feedback from farmers. In addition, MACSAC provides administrative assistance in verifying purchase of harvest shares, shortening the turn-around time for rebate receipt.





ACCEPTANCE

Physicians Plus witnessed overwhelming support for this program since its full implementation. Almost immediately following a front-page article in Madison's The Capital Times, sustainable agriculture communities across the nation picked up on the story and ran with it. There were several articles and interviews, including: Beyond Organic, InsideGreenBusiness.com, Rankrate.com, RedOrbit.com, KGTV Morning News (*ABC San Diego*) and the International News Service in Australia. All local articles on the spring sign-up for CSA shares mentioned the EHR benefit. Physicians Plus garnered additional news coverage when we received a statewide award for the program (*detailed below*). The State of Wisconsin Department of Health and Family Services gave Physicians Plus its 14 Carrot Gold Award stating,

"Physicians Plus Insurance Corporation efforts are extraordinary in the areas of increasing fruit and vegetable accessibility, innovative partnerships and innovative marketing techniques to promote locally grown fruits and vegetables."

It should probably be noted that our competitors created programs similar to the EHR to offer reimbursement for a portion of CSA costs.

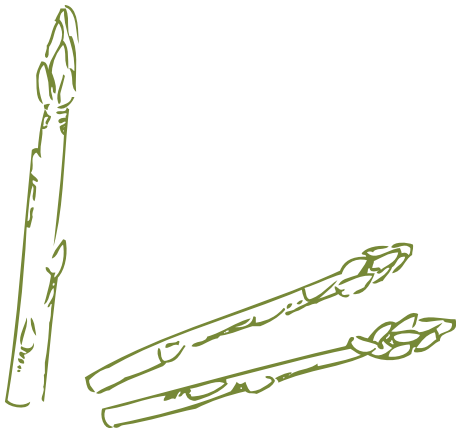
CURRENT STATUS 2014-2017

In 2014, Physicians Plus provided \$163,682.00 in payouts for 959 members. In 2015, Physicians Plus provided \$152,636.65 for 884 members.

Members can now receive partial reimbursement for a CSA membership from any of the following; FairShare CSA Coalition, FRESH Food Connection and the Farley Center Farm Incubator.

The EHR program was in place until the end of 2016. As of 1/1/2017 all commercial Physicians Plus members now have access to WellPlus. WellPlus is an online based wellness portal where members can access wellness related resources and request reimbursement for participating in healthy activities. Members can earn \$25 for signing up for a CSA. Members can earn additional dollars up to \$75 for tracking fruit and vegetable intake or for participating in other activities. Each adult member can earn \$100 per policy year that can be used towards CSA membership.

Physicians Plus has remained committed to providing support to our members who participate in CSAs in our service area. In addition, we have supported FairShare as part of the Health Plan Partnership as well as financial support of Bike the Barns fundraising event. The Health Plan Partnership underwrites FairShare CSA Coalition's promotion of Community Supported Agriculture, education and incentive programs that build a vibrant food system and provide healthy lifestyle choices for our community.





CASE STUDY: EVALUATION OF A COMMUNITY SUPPORTED AGRICULTURE (CSA) REBATE PROGRAM IN WISCONSIN

Christie Balch, MPH



SEE THE FULL REPORT IN THE [TOOLSHED](#).

June 23, 2014

In Southern Wisconsin, three health insurance providers offer a rebate to their members who join a Community Supported Agriculture (CSA) farm and receive a vegetable subscription. In this program, administered by FairShare CSA Coalition, individuals receive a \$100 rebate for joining and families receive \$200, reducing the price of a CSA share by up to 40%.

In 2013, a process evaluation was conducted to:

- Understand the history and evolution of this innovative CSA rebate program.
- Understand how the program works in the context of the farmers, the health insurance companies, and the customers.
- Make recommendations for optimizing the program for improvement and possible replication.

Interviews with 17 key informants were conducted, recorded, and transcribed as part of the author's Master of Public Health Capstone project at the Johns Hopkins Bloomberg School of Public Health; content analysis was done to identify themes.

Results showed how the program grew quickly and received positive attention from the public and the media. Started in 2005 with one health insurance provider, the program is now offered by three health insurance providers; two of the companies that were willing to share data together served 3,768 participants and distributed rebates totaling over half a million dollars in 2012. The CSA rebate program has corresponded to a dramatic increase in the number of CSA farms operating in the area as well as the number of CSA shares sold, and the program has attracted attention from across the country.

Challenges from the health insurance company perspective include demonstrating cost effectiveness of the program; challenges from the farmer perspective include a changing demographic among their CSA members and fears about the stability of the program.

Participants offered many suggestions for program improvement and replication, including ensuring program goals and objectives are clearly defined and evaluation protocols are developed.

Because the CSA rebate program encourages healthy behaviors among participants while supporting small- and medium-scale local



farmers, it is a program many seek to replicate. In 2014, the City of Baltimore announced a CSA subsidization program. One employees union has agreed to allow use of wellness allocation (\$250) for CSA membership. In other areas, successful projects have been done to provide CSA shares to low-income families (Andreatta et al. 2008); therefore, CSA rebates could potentially be expanded to specifically target low-income populations.

Funding

The rebates are funded by the health insurance companies as part of their wellness program. FairShare requests that health plans become formal partners to maintain an accurate listing on our website. The Health Plan Partnership involves an annual agreement with FairShare to maintain the health plan's presence on our website, and supports FairShare's communication and coordination of the program. Annually, Health Plan Partners contribute about \$1,500 each.



SEE A SAMPLE HEALTH PLAN PARTNERSHIP AGREEMENT IN THE TOOLSHED

Data/Evaluation

HMO rebates were claimed for 75% of all coalition CSA shares sold between 2005 and 2011, nearly 28,000 rebates (about 4,000 rebates per year). Though some rebate claimants were likely already CSA members or recruited through grassroots channels, a conservative estimate can contribute 35-50% of the documented increases in CSA share sales during this period to HMO rebate marketing provided by Health Insurance company partners to reach new markets. This estimate is based on the average annual increase of CSA shares sold (35%) documented within the CSA Coalition between 2005 and 2011; a significant spike in sales compared to relatively modest average annual increases of 7% between 2000 and 2005.

Due to the overall popularity surge of CSA in recent years it's difficult to say exactly how much of the increased demand is directly linked to the insurance rebate program. However, it is clear that there are more businesses promoting CSA as an "employee benefit" tied to health insurance rebates. These businesses invite FairShare and farmers into their workplaces to recruit members and inform employees about CSA.

The health insurance companies manage and process the rebates for their members. This information is proprietary; therefore limited information is shared with FairShare. Anecdotal evidence indicates that it has been a success. For example, some farms cite the rebates among their reasons for applying for FairShare Coalition endorsement. In addition, inquiries to FairShare from members of the public who have learned about CSA from their insurance providers is also an indication that these incentives are successful.

Moving Forward

Challenges

One challenge for new groups attempting to implement this or a similar program is the organization or group's ability to provide a vetting or verification process to health insurance companies. Through FairShare's farm endorsement process, farms are vetted through an application, screening and interview process. This enables FairShare to guarantee that the farms are high quality farms, able to provide quality produce throughout the season, and legitimate CSA producers. Health plans rely on FairShare's farm list to verify that farms are part of the coalition.

Opportunities

Health insurance partnerships are one example of strategic business partnerships to enhance CSA marketing. Other successful models revolve around recruiting and educating workplace partners who, often through employee wellness or health initiatives, encourage employees to learn about and join CSA farms or offer workplace CSA programs. As the healthcare system and wellness initiatives continue to evolve, we anticipate new opportunities will warrant further exploration.





CASE STUDY: UNC CENTER FOR HEALTH PROMOTION AND DISEASE PREVENTION

UNC Center for Health Promotion and Disease Prevention, with support from the UNC University theme, Food for All, has been piloting a subsidized farm share program for two UNC units on campus. We are working with two local farms, Maple Spring Gardens and Coon Rock Farms to provide weekly Community Supported Agriculture (CSA) boxes to the departments. Each department has nineteen participating employees, with approximately 68% of those being full-time staff, and the other 32% make up a mix of part-time and temporary employees, and post-doctoral students. Our intent is to increase access to fresh local food among all employees, but with particular attention to lower wage workers on campus. Supporting local agriculture is a second important objective.

The subsidies provided to employees are based on a four-bracket salary range used by UNC’s Department of Transportation & Parking, with the max subsidy being \$200 (see appendix 1 for detailed subsidy structure). Each department is receiving a 15-week CSA share that is delivered directly to their office for a convenient

pick-up arrangement. We have done a staggered roll-out of the shares, with the first department receiving purely a summer CSA from June 13th–September 19th and the other receiving a summer/fall mix CSA from July 18th– October 24th. We are experimenting with different approaches to nutrition education and cooking demonstrations to help participants make use of their produce and understand how it fits into a healthy diet. Both farms also provide some web-based communication including recipes. Of 38 participating employees, 32 completed a baseline assessment, while follow-up online questionnaires will be distributed at each department’s final delivery.

Initial subsidies have been covered by funding through the UNC University Food for All theme grant and a small private donor grant. We have had discussions with the State Health Plan (*provides health insurance for UNC and other state employees*) about possible inclusion of a CSA supplement as a prevention benefit and also with the UNC administration. We recently submitted a grant proposal in collaboration with the University of Kentucky to further test this model at UNC as well as with a local business that is subsidizing CSA shares for their employees. Our hope is to develop a viable long term model that is inclusive of and affordable for lower wage workers, gives farmers a fair return, promotes health among all participating UNC employees, and is economically sustainable through financial support from 1) the university; 2) third party payers; 3) a sliding fee scale among participants.

APPENDIX 1

HOUSEHOLD INCOME	DEPARTMENT 1			DEPARTMENT 2		
	SHARE COST	SUBSIDY	ACTUAL COST FOR EMPLOYEE	SHARE COST	SUBSIDY	ACTUAL COST FOR EMPLOYEE
<\$25,000	\$285	\$200	\$85	\$375	\$150	\$225
\$25,000–\$49,000		\$125	\$160		\$125	\$250
\$50,000–\$100,000		\$75	\$210		\$75	\$300
>\$100,000		\$25	\$265		\$25	\$350



BLUEGRASS HARVEST

A LOCAL FOOD INITIATIVE OF COMMUNITY VENTURES



CASE STUDY: BLUEGRASS HARVEST

Pre-Bluegrass Harvest

Piloted in 2014, the University of Kentucky (*UK*) was awarded a Farmer's Market Promotion Program (*FMPP*) grant to observe food-related behavior changes associated with first-time Community Supported Agriculture (*CSA*) participants.

Under the 2014 FMPP grant, UK offered 90 employees within the University of Kentucky Health and Wellness Program a \$200 voucher to join a CSA, allowing each to choose one of four organic CSA farms in Central Kentucky. The voucher program was designed to simulate a similar program (*the FairShare Coalition*) in Wisconsin. Subsequent changes were measured in 34 different food-related behaviors both before and after CSA participation. The results indicated that these shareholders had statistically significant decreases in processed food consumption and increases in consumption of vegetables and salads. Additionally, they displayed increased purchasing of foods marketed as local or organic and observed increased food preparation skills. Finally, they noted decreases in pharmacy and restaurant expenditure as well as increases in energy and digestive health.

Bluegrass Harvest

As the 2014 FMPP grant was completed, the research team wanted to find ways to continue to collect data and provide new direct market opportunities to producers. Sandy Canon of Community Ventures (*CV*), an economic development non-profit, heard about this data, was intrigued about the potential impact to local farmers, and spoke to Tim Woods (*UK*) about facilitating an expanded CSA program. As a result, CV formed the Bluegrass Harvest to act as an interface between the farmers, potential voucher providers (*employers*), and voucher recipients (*employees*).



2016 employers included University of Kentucky, Hospice of the Bluegrass, and Appalachian Regional Healthcare - Hazard with five organic farmers providing 300 CSAs.

2017 employers will include the same original three plus (*tentative agreements in place*) Child Care Council of Kentucky, KY Department of Transportation, St. Elizabeth Health Care, and YMCA of Central Kentucky for a total of 710 CSAs. Additional employers are currently being recruited with an anticipated total of 1500.

All employers and their employees access their CSAs through a website (*BluegrassHarvest.org*) that credits the voucher amount, confirms the consumer's farm choice with payment, which triggers farm payments. All payments are made to the farmers prior to the first CSA delivery of the season, providing them with financial planning capability and income stability.

In late 2016, UK, with Bluegrass Harvest as a significant subcontractor, received a USDA LFPP grant to support the scaling up of this program. Additional outcomes include a beginning farmer program to grow the supply side of the equation; marketing dollars for employers to further incentivize this program, infrastructure review and adjustments, and continued and enhanced data collection and analysis.





CASE STUDY: LUTHER COLLEGE EMPLOYEE REIMBURSEMENT

Luther College faculty and staff are eligible for a 50 percent reimbursement (*up to \$100*) on Community Supported Agriculture (*CSA*) shares. Luther College is participating in this program because eating more vegetables is proven to improve health and Luther wants to encourage faculty and staff in their wellness goals. This program builds community, on campus and off by bringing faculty and staff together over unique food experiences, and connecting faculty and staff to local producers and the local community.

Every CSA has a slightly different pick-up schedule, cost and quantity of produce. Luther encourages staff and faculty to browse through all options so you can find the program that will work best for you and your family. The sign-up deadline is May 1st, but early registration is strongly encouraged. This program is co-sponsored by the Health Care Fund, Wellness Program and Center for Sustainable Communities.

How To Participate

This program is open to all current Luther College faculty and staff who are working .75 FTE or greater. Faculty and staff are responsible for paying the farm of their choice in full and completing the CSA Program Registration form by May 1st. Upon engaging in two food experiences (*see below for more information*) and submitting a receipt, faculty and staff will be eligible for reimbursement via payroll. Reimbursements will be paid on or before October 1st. Reimbursements are taxable. As it is considered a benefit of employment the CSA reimbursement will be taxable.

Food Education Events

As part of this program all participating households are asked to participate in two food education events throughout the season. These food events are intended to bring people from different parts of campus together in community to learn a new skill while enjoying tasty season foods.

Learn more at www.luther.edu/sustainability/food/csa



Notes:





CSA Incentives Toolshed

OTHER PROGRAMS/WEBSITES

City of Baltimore

Baltimore City was the first city in the country to financially incentivize participation in a Community Supported Agriculture (CSA) program. In 2014, Baltimore's Managerial and Professional Society (MAPS) amended its Health and Welfare Reimbursement policy to allow CSAs as a reimbursable activity.

Local food purchasing policy

The City of Madison made it easier for their purchasers to buy local by adopting this administrative policy.

REPORTS

Evaluation of a Community Supported Agriculture (CSA) Rebate Program in Wisconsin

- A synopsis appears earlier in this *Toolkit*.

Community Supported Agriculture - New Models for Changing Markets report

- Released April 2017, this report from the USDA gives the results from a marketing study.

An Analysis of the Impacts of Health Insurance Rebate Initiatives on Community Supported Agriculture in Southern Wisconsin

- Published in 2011, this is an analysis of the FairShare model for health insurance rebates for CSA shares.



TOOL: SAMPLEE HEALTH PLAN PARTNERSHIP AGREEMENT

The Health Plan Partnership underwrites FairShare CSA Coalition’s promotion of Community Supported Agriculture, education and incentive programs that build a vibrant food system and provide healthy lifestyle choices for our community.

Your commitment to be a Health Plan Partner demonstrates your company’s dedication to the holistic health of our shared community and guarantees positive brand association and ongoing promotional opportunities through Coalition events, website, and e-newsletter. By aligning your company with FairShare CSA Coalition, a revered community organization, you can be assured that your partnership dollars are being reinvested in the vitality and health of our community and that your company is known for its support of innovative approaches to long term health.

Health Plan Partners agree to comply with the partnership guidelines detailed in this agreement. FairShare CSA Coalition reserves the right to modify or cancel this agreement at any time for any reason, providing 30 days’ notice to the participating health plan.

Contact information

The representative below is the designated contact person for administrative duties related to the Health Plan Partnership. If this person changes the Health Plan agrees to notify FairShare CSA Coalition within 10 business days.

Organization: _____

Contact name: _____

Address: _____

City/State/ZIP: _____

Phone/Email address: _____

Partnership commitment: _____



Financial Support

Health Plan Partners' financial support of FairShare CSA Coalition is a proactive approach to building a healthy community. Partnership dollars fund development and administration of a wide range of programs that strengthen member farms, promote healthy lifestyles, and provide opportunities for Health Plan members and the wider community to engage in Community Supported Agriculture.

- To be promoted as a Health Plan Partner, your minimum contribution of \$1,500 must be received by MM/DD/YYYY. Your donation is tax-deductible upon request.
- We strongly encourage you to connect other departments with our organization (wellness, education initiatives, marketing, provider offices or clinics, etc.) to add value to your program and reach a broader audience of regional residents through direct mail outreach, collaborative marketing, special events, and creative collaborations; we're open to your ideas!

Program Administration

- The Health Plan contact person named above is responsible for administering the program in accordance with this agreement. If any changes in contact person arise, the Health Plan agrees to notify FairShare CSA Coalition of any changes within 10 business days.
- FairShare CSA Coalition will promote and administer the program on behalf of FairShare farms and farm members.
- CSA shares from all FairShare endorsed farms are eligible for Health Plan Partners rebates & rewards.
- All Health Plan reimbursement program publicity will mention FairShare CSA Coalition by name and provide links to website www.csacoalition.org where applicable.
- FairShare agrees to provide complete information about Health Plan Partner CSA rebate & rewards programs on our website and in appropriate publicity materials.

CSA Share Cost Reimbursement & Member Verification

- The Health Plan reimbursement process for members is as follows
(Details can be edited/customized to reflect your administrative process):
 1. Member signs up with Farm.
 2. Member goes online to the Health Plan's wellness portal to enter proof of payment.
 - Add any particular instructions outlined by the Health Plan Partner.
 3. Member keeps receipt/proof of payment for records.
 4. Health Plan Partner will send rewards to member.
 - The Health Plan Partner posts these guidelines clearly for their members.
 - Health Plan Partner should provide any additional requirements for FairShare CSA Coalition review and approval, to ensure consistency with communications and farm operations.
 - The Health Plan Partner agrees to communicate about program administration and policy, and to submit any policy changes that alter FairShare CSA Coalition or farm responsibilities to FairShare for approval.

Partnership Program Acceptance

Your generous partnership contribution acknowledges your commitment to Community Supported Agriculture. By remaining a Health Plan Partner you agree to abide by the administrative guidelines outlined in this Partnership Agreement, remit payment of at least \$1,500 to FairShare by MM/DD/YYYY and provide CSA rebates as defined by your Health Plan rebate program to qualified members throughout 2017.

The undersigned agrees to the terms above.

Health Plan Representative Signature

Date _____

FairShare CSA Coalition Representative Signature

Date _____





TOOL: SAMPLE PRESS RELEASE - DANE COUNTY EMPLOYEE REBATE

New Partnership With Local Growers to Raise Awareness of Economic, Health Benefits, of Buying Local Produce

For more information contact:

Casey Slaughter Becker, Office of the County Executive
608.267.8823 or cell 608.843.8858

FOR IMMEDIATE RELEASE 3/6/2014

The county is expanding its partnership with local growers to increase awareness of the importance of buying local and of the health benefits of locally sourced produce, Dane County Executive Joe Parisi announced today. The Dane County Executive's Office and the Dane County Human Services Department will become new pick-up locations for county employees who purchase a share from one or more community supported agriculture (CSA) farm partners — Vermont Valley Community Farm of Blue Mounds, Campo di Bella of Mt. Horeb, and Elderberry Hill Farm and Equinox Community Farm of Waunakee.

The farms are members of the FairShare CSA Coalition, an organization consisting of farmers and community members who are committed to building a strong, vibrant local food system based on community supported agriculture. Additional CSAs and pick-up locations could be added as demand grows.

"We believe that promoting wellness among our employees helps people live healthy lives and saves taxpayer dollars. Our expanded partnership with local growers will further that goal," said Parisi. "Community supported agriculture has helped keep local farmers on the land and families eating fresh food from right here in Dane County."

The county initiative aims to raise awareness of the importance of buying local produce among its 2,500 employees, and provide a new market opportunity for local CSAs. The FairShare CSA Coalition estimates that \$2.5 million worth of produce was sold by their 17 Dane County member farms in 2012. According to a recent study commissioned by Dane Buy Local, \$73 of every \$100 spent at a locally owned business remains in the local economy, versus \$43 from a similar purchase at other businesses.

Buying local produce is also healthier for consumers and the environment. Food purchased within hours or days of being harvested has more flavor and vitamins. The food also has fewer miles to travel by car or truck, reducing fuel consumption and air pollution.

CSAs were originally developed in the United States more than 20 years ago and provide a partnership between farmers and their shareholders.

CSAs help farmers find new markets for their produce and gain much needed capital at the beginning of the growing season. Consumers receive a valuable education about the importance of farming, and fresh, locally grown produce.

Dane County has a national reputation as a local foods leader and is fertile ground for community supported agriculture. The first Madison area farms began in 1992, and by 1996, more than 4,000 area residents were CSA participants. Today, more than 25,000 area residents eat fresh food from a FairShare Coalition affiliated farm every week during the growing season.

The new partnership is the latest county initiative aimed at raising awareness of the importance of supporting local agriculture. Last year, the county partnered with the FairShare CSA Coalition to fund a Small Scale and Organic Produce Educator position in Dane County UW-Extension. The staff provides operational and educational support to local growers through the Institutional Food Market program and FairShare.

Dane County's IFM was established as an economic development program for the purpose of creating new market opportunities for Dane County and regional growers, and local food businesses, by increasing the sales of local Wisconsin food to institutions and other large volume buyers. Since 2006, Dane County's IFM has generated over \$4.3 million in local food sales.

And at the direction of the County Executive, staff continues to explore increasing access to sustainable agriculture and ag incubators on county-owned lands, including in two new county parks currently in development — Anderson Farm County Park in Oregon, and Silverwood County Park in the Town of Albion.

For more information on the FairShare CSA Coalition, please visit: <http://www.csacoalition.org>

For more information about Dane County's Institutional Food Market Coalition, please visit: <http://ifmwi.org/about.aspx>



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