Multiverse Journal
E-ISSN: 3080-3942, P-ISSN: 3080-3934
Volume 1, Issue 2, December 2024 | PP. 34-47

Research Paper

Artificial Intelligence and Health Equity: A Conceptual Framework for Inclusive Innovation

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Received: 01 September, 2024 **Accepted:** 12 December, 2024 **Published:** 31 December, 2024

Abstract

Artificial intelligence (AI) is reshaping healthcare by enhancing diagnostic accuracy, optimizing workflows, and enabling precision medicine. However, without intentional safeguards, AI risks exacerbating health disparities through the use of biased data, opaque algorithms, and unequal access. This conceptual paper develops a comprehensive framework for inclusive AI innovation, synthesizing insights from sociology, public health, and AI ethics. The framework comprises five interrelated components: data representativeness, fairness and transparency mechanisms, participatory design, governance and accountability, and continuous monitoring. Together, these elements embed equity at every stage of AI development and deployment, ensuring that technological advancement aligns with justice and beneficence. The paper argues that participatory approaches and regulatory oversight are essential for building trust and operationalizing fairness. This model provides policymakers, developers, and healthcare organizations with a roadmap for translating ethical principles into practice, fostering a healthcare ecosystem that is both technologically advanced and socially inclusive.

Keywords: Artificial Intelligence, Health Equity, Inclusive Innovation, Algorithmic Fairness, Governance

Introduction

Artificial intelligence, AI, is more and more understood as a force that can change things in healthcare. It is changing how doctors make choices, how we figure out what is wrong, and how we handle the health of lots of people. The AI uses computer tricks, like machine learning, to act like humans and do things like guess, learn, and figure things out. (Copeland, 2020) Its use has grown fast, and lots of money is being put into it, which shows it will be super important in healthcare later on. The world market for AI in healthcare is expected to hit $61.59 billion by 2027, and it might grow by over 40% each year until 2028. (Reports and Data, 2021; Zakaryan, 2021). This growth shows that AI might fix problems in how healthcare is given, make diagnoses more right, and help patients get better results. (Davenport & Kalakota, 2019; Ramesh et al., 2004). The thing is, people are worried that AI might make health problems worse if we aren't careful to be fair when we make and use it.

Health equity means that everyone should have the same chance to be healthy, no matter who they are. So that is a big goal for health and social rules. When AI systems are taught using bad or unfair data, they might make things worse by making unfair guesses or leaving some groups out of the good things that technology brings. (Chen et al., 2021; Challen et al., 2019). These fears are not just ideas. Studies have shown that AI tools for finding illnesses can be less right for some groups of people, which can cause wrong diagnoses and delayed care. (Madaio et al., 2020). The ethical questions are big, since such unfairness goes against what is right and good in medical work. Another important part is the digital divide, which means some people do not have the engagement they need to use AI in healthcare, like internet, computer skills, and health data systems that all work together. The COVID-19 pandemic showed that using phones and computers can help more people get care. But it also showed problems, as people in the country and those with less money often had trouble joining in. (Bélisle-Pipon et al., 2021; Spatharou et al., 2020). If we do not do anything about it, AI might make these problems worse, leaving some communities without enough help. Scholars and people who make rules have asked for ways to control AI so it is used in a way that is responsible and includes everyone. Guan (2019) says that the government should check on ethics and say who is in charge of being fair. The Organisation for Economic Co-operation and Development (OECD, 2020) also wants AI systems to be "trustworthy," meaning they are strong, honest, and follow human rights. However, most rules now are about managing risks and following the rules, and do not pay attention to the deeper problems that cause unfairness and need to be fixed to make AI fair for everyone. For example, just checking for bias won't fix unfairness if the data still leaves out people who have been ignored in the past. (Verma et al., 2021).

The concept of inclusive innovation is really a useful thing, and it can help us deal with all these hard problems. Inclusive innovation, when we talk about healthcare AI, means the technology needs to be created with many different people involved. It also means it should focus on the people who do not have as many advantages, and should try to make health care more fair instead of making things even more unequal. The participatory ways of creating AI where patients, doctors, people from the community, and even people who think about what is right and wrong all work together during the whole process. It can really help to make sure the systems actually work well in the real world and are morally upright(Madaio et al., 2020). Such ideas also helps to build public trust, which is super important, especially when you consider you can't see through the reasoning of many machine learning models and there are ethical problems with how we use data (Hashimoto et al., 2018; Klugman et al., 2018). The challenge after that, is trying to not talk about fixing bias, privacy, and being responsible as separate issues. Instead, we need one solid way of thinking that makes sure fairness is included in every step of creating, using, and watching over AI. This paper aims to fill in that missing piece. It will propose a theoretical model that connects the technical, moral, and social aspects of AI innovation, a truly false truth. The paper is borrowing ideas from public health, sociology, and AI ethics. The framework really puts a lot of importance on five things that are all connected, data being representative, fairness and transparency working together, participatory design, how it is all ran and how we hold people responsible, and always keeping an eye on things.

Objectives

- First, it takes a close look at the connection between AI and health equity. It tries to figure out exactly how AI can make inequalities better or worse.
- Second, it brings together what other people have said in sociology, public health, and AI ethics to point out what is important for making AI implementation equitable and without malice.
- Third, it puts forward a conceptual framework for inclusive AI innovation. And it can guide policymakers, developers, and healthcare organizations.
- Finally, it talks about what this framework means for research, how things are actually done, and rules. And it also gives advice on how to make health more fair in this age of smart systems.

Review of related Literature

The books and papers discussing Artificial Intelligence (AI) and fairness in healthcare all share similar concerns. These are the worries of doctors, people who study society, and those working to improve the publics health. All of these writings show one big conflict. AI is promising us better healthcare, but the way we design and use it could make inequality worse if we do not really try to be inclusive, so they say. (Challen

et al., 2019; Chen et al., 2021). There is more and more research that proves the point that computer programs can be unfair. It also shows that those unfair programs can actually make existing health problems even worse. Chen et al. (2021) say that when computers are trained using unfair data, they might treat minority groups unfairly. This can lead to wrong diagnosis or bad advice on how to treat patients. The Challen et al. (2019) group are worried that these unfair computer programs, and their recommendations, can make patients unsafe. It can also ingrain inequality into our everyday clinic routines. For instance, the computer programs we use to organize and make fast first judgements may not accurately estimate how sick people are from under represented groups if the data used to train them isn't good and comprehensive enough. (Madaio et al., 2020). The concern here is that fixing unfairness isn't just a tech issue, it is a serious public health issue! If we get unfair suggestions, it can delay diagnoses, not give the right treatment, and make sick people even sicker, especially for those already struggling.

Some scholars point out how AI and things such as health play off each other. If a persons to get healthcare through AI, they need to have some things: internet at home, health records that can work with other systems, and enough computer skills to be able to use that technology. But not every one has access to these things. (Bélisle-Pipon et al., 2021). The COVID-19 pandemic showed this. There was a sudden expansion of telemedicine, but people from the countryside, people on low incomes, and older patients had a harder time using it because they didn't have the right tech. (Spatharou et al., 2020; Lee & Yoon, 2021). This unequal access could create a two-level system, where people who can afford the technology benefit more from AI healthcare. The group called the Organisation for Economic Co-operation and Development (OECD, 2020), is asking for us to rethink how our healthcare systems are set up so that they are accessible for all. They also want us to be extra sure that making things more efficient doesn't mean making things less fair. Effective governance, it is often said, is really crucial for making sure AI helps equity instead of hurting it. Guan, in 2019, pushed for ethical reviews and a clear list of who is in charge of what, so we can deploy things responsibly. Transparency is also a important, and Hashimoto and others said in 2018 that if systems are confusing or "black boxes", doctors and patients won't trust them. The public might not accept health engagement using AI if it looks biased or hard to understand. So, people are talking about making AI easier to get to grips with; that way, folks are more in charge and can make decisions together, says Dilsizian and Siegel back in 2014. One thing that sounds promising, based on what people are saying, is participatory design. That means involving patients, doctors, and the general public when we're developing AI systems. Madaio and team showed in 2020 that if you make fairness checklists together, companies can spot and fix problems with inequality all through the AI's life. These kinds of approaches fit with what's done in public health with community-based research. Folks should share power, learn from each other, and get better at doing things themselves, so the engagement we do actually helps and fixes real problems.

That's really important if we want people to believe in us and make sure AI solutions do not make the same mistakes as before.

Ideas from sociology and public health can help us think about this in a deeper way. The idea of "justice as fairness" from Rawls is important: it says our institutions should help the people who are worst off. If we use that for AI, it means we should check if algorithms are just correct, but also if they're spreading health outcomes more evenly across different groups. Some thinkers also highlight privacy as part of equity. They say how we collect data can affect vulnerable people more, and they might be at greater risk if they're watched or their data is abused, according to Verma and team in 2021 and Klugman and others in 2018. Even though there is a bunch of talk about spotting bias, measuring fairness, and managing data, not many studies have a full picture of how all this goes together into an innovation frame work. Most engagement out there only looks at tech fixes, like, algorithms to fix bias or policy ideas all on their own. This problem shows that we need a big idea that brings together data inclusivity, transparent ways, group processes, and checking up on things all the time into one framework. The current paper addresses this gape by putting forth an um a framework that hooks up technical decisions with sociological and moral thoughts.

Conceptual Framework: Inclusive AI Innovation for Health Equity

The following section puts forward an idea for a way to include fairness considerations into the whole lifetime of Artificial Intelligence growth and put in place in healthcare. The idea is set up around five parts that are all linked, those parts are data that is representative, fairness and openness ways, involving people in the design, rules and who is in charge, and keeping a constant eye and tuning things again. The hope is, that all these parts together give a plan for checking that AI systems help with fairness in health, instead of making things worse. The main point of this idea is to see equality as a common value that must help decide things, from getting data to putting it to work and checking it after. It goes on what public health and AI ethics studies say. The need to fix things like social and economic standing in health and fairness in how things are worked out, Chen et al., (2021); Guan, (2019) for instance. Thinking about it, the idea can be shown as a never ending circle: getting data shapes how algorithms are designed; fairness and openness ways control how models are built; people being involved guarantees things line up with what people need; who is in charge gives management; and keeping an eye on things gives feedback that causes things to be tuned again. The cyclical feature shows how AI systems and health contexts can change over time and want constant fixing.

Data Representativeness and Quality

Data representativeness is the first and bottom part of the idea. The how well any machine learning model works, and how fair it is depends a whole lot on the how good, how full, and how diverse the data that it is trained on is. Challen et al. (2019) and Chen et al. (2021) say that data sets for training that are not representative can spread biases already in the system, that leads to discriminating results for people that are not fully shown or wrongly shown in the data. For example. An AI system mainly trained on electronic health records (EHRs) from large city hospitals may not work well for rural patients, leading to incorrect risk predictions. The idea asks for plans to make sure data getting includes all, such as:

- Population-Level Sampling: Employ broken up ways to guarantee that all groups of people that are important, including by race, skin color, gender, age, and money status are shown well enough.
- Contextual Data Collection: Not only gather medical things but also things like social status, which can help give more right and fair predictions.

The main thing, data representativeness is not a one-off job but a work in progress, as health people and sickness patterns change as time goes on. This wants regular updates to training data sets to avoid data set movement and check that model results stay right across moving situations Choudhury & Asan, (2020).

Fairness and Transparency Mechanisms

The second thing to think about focuses on fairness and open actions in how models are made and used. Algorithmic fairness can be shown in real ways using different stats, like groups being equal, or results being the same for all. But as Bélisle-Pipon et al. (2021) say, just using math to define fairness might miss out on the moral and real-life engagement that matters when decisions are made. So, this plan puts importance on using many ways to check things, mixing numbers with real-life checks to see what happens. Being able to explain things is just as important, really. The "black box" problem, which Hashimoto et al. (2018) talked about, can make doctors and patients not trust things, because AI systems might give answers that are hard to understand or question. Explainable AI (XAI) engagement, like showing which things are most important, giving reasons for answers, and using simple models that are easy to get , should be used so people can understand why guesses are being made. The open reporting of how well a model works, including looking at different small groups, is needed to make those who make them responsible and help doctors make good choices. The fairness engagement should also go beyond just teaching the model and be used when it is being used in real places. Like, decision lines might need to be changed to make sure things are fair for all types of patients, and doctors should get help on how to see what the answers mean when there might be problems.

Participatory and Inclusive Design

A special part of this plan is how much it wants everyone to be involved in making it. This means getting key people like patients, doctors, moral experts, and people from the community to help all through the AI making process. It has been shown that getting people involved helps build trust and makes things right, mostly when dealing with people who have been pushed aside in the past (Madaio et al., 2020). Key ideas are:

- Community meetings: Have focus groups and talks with different patient groups to get what they need, what they like, and what they worry about.
- Working together on making things: Get doctors and hospital managers to help make the system to make sure the AI engagement fits in with how things are already done (Davenport & Kalakota, 2019).

The participatory design makes sure that the AI systems that come out are not just good in technology but also good for people in general. IT also gives a place to find possible problems before they are used, letting solutions be built before anything bad happens instead of fixing it later.

Governance and Accountability

The fourth part talks about power and being responsible, and this gives the basic rules for using AI in a good way. Gerke et al. (2020) point out that current laws are often not good enough to say who is at fault when AI causes bad things to happen. The framework therefore asks for:

- Clear blame places: Say who is responsible - the makers, sellers, doctors, and hospitals - when something bad happens or there is an error.
- Moral checks and following rules: Use regular checks to see if privacy rules are being followed, like GDPR and HIPAA, and to make sure the models still meet fairness rules (Voigt & Von dem Bussche, 2017).

Good power also needs openness at the hospital level, for sure. Healthcare places should have rules that tell patients when AI is being used in their care and give ways to ask for an appeal or have a human check the AI's decisions. This helps keep patients in control and matches the idea of getting permission (Klugman et al., 2018). The final piece of the puzzle involves keeping a close eye on things, always ready to make adjustments. We need to remember that AI is not something that stays the same forever. Model performance can get worse over time because of shifts in who's getting sick, changes in how doctors do things, or even problems with the data itself. This is known as concept drift , and as such, we need to watch things carefully

to catch any unexpected problems and fix them. This includes a couple of things. First is post-deployment surveillance. Track how well the system is working across different groups of people to make sure we're not accidentally creating unfair situations. Second, feedback loops are important. We must set up ways for doctors and patients to tell us about weird things that happen, outputs that do not make sense, or bad outcomes that might be related to the AI.

Continuous monitoring helps make sure that AI remains safe, effective, and fair throughout its life. It also helps create a learning system where data from real-world healthcare is used to constantly improve both the technology and the way we care for people. The OECD has more on this. By putting these five components together, the framework offers a well-rounded way to approach inclusive AI innovation. It looks at the technical, ethical, and social aspects all at once. This ensures that fairness isn't just an afterthought, but a core part of every decision made. This comprehensive approach sets it apart from other models that may only focus on things like fairness, privacy, or access one at a time. It is an openly closed secret. The model is also cyclical in nature, which means it can adapt to new situations. As new technologies, diseases, and expectations from society arise, the model can be adjusted and updated to stay relevant in the ever-changing world of healthcare. And so, it opens up chances for us to test things in the real world. Researchers can see if changes aimed at each component , like getting better data or involving more people in the design process , actually lead to fewer differences in health outcomes. The framework gives practical advice to people in charge, healthcare organizations, and AI developers. The implication is that for policymakers, it suggests that regulations should not only make sure people follow the rules, but should also reward those who use data fairly and involve the community. For healthcare systems, it offers a plan for using AI responsibly, from deciding what to buy to training doctors. For researchers, it points out areas where more work is needed, such as creating ways to measure performance that take fairness into account, evaluating how well participatory design works, and studying the long-term effects of AI on health differences in the real world.

Discussion

The conceptual frame work that is presented in this paper addresses a pretty pressing need that is within the conversations that surround the topic of artificial intelligence, particularly when it comes to health care. It addresses how important it is to add health equity as one of the core design principles. The need is clear. We can't just think about it later, after we've already started. The literature, as it stands, consistently proves, without a doubt, that AI has a real and present potential to make inequality even worse. This can happen if its being used without us even thinking about the inequities that are already there. (Chen et al, 2021; Challen et al, 2019). The discussion here will place the model we are suggesting into the scholarly landscape, we

are going to look at the contributions, and, we'll point out both the good and the bad, the practical, and the limitations.

Synthesis with Existing Literature

A lot of the work that has already been done on AI ethics has been narrowly focused on finding techie solutions for finding bias, and easing bias, and managing data while protecting peoples privacy, and we have been hyper-focused on making AI more explainable. (Hashimoto et al, 2018; Madaio et al, 2020). These things are all great, do not get me wrong, but the efforts are often very fragmented and scattered. They only address fairness, privacy, or accountability, one at a time. The current framework, this framework, the one we're talking about; it answers this fragmentation by bringing these ideas into a model that goes around and around. It connects, data representativeness, fairness mechanisms, participatory design, governance, and constant monitoring. This model aligns with the OECD's (2020) demand for "trustworthy AI," that will be strong, transparent, and fair, and in line with human rights. But it goes even further by talking about structural determinants of health, and including the community.

The emphasis on design that includes everyone is a new contribution, something unique. While some authors, somewhere, have been calling for stakeholder engagement (Guan, 2019) very few have figured out how to make this happen throughout the whole AI thing. This framework makes participation real by suggesting processes of co-design, and ethics boards, and consultation with the community as very important parts of innovation. Such measures mirror the traditions of public health with community based participatory research, and this helps to ensure that the tech reflects real life, and doesn't simply reflect abstract ideas.

Advantages of the Framework

One of the best aspects of this model is that it takes a broad perspective. Instead of just looking at the way the algorithms are bias, it treats health equity as a concern that goes across the board. This influences data collection, how the model learns, the way its put into action, and then how its evaluated after its used. This big picture thinking helps to protect against this "fairness-washing." This is when narrow, techie fixes are used to show that they care about equity, without fixing the big and deep problems (Bélisle-Pipon et al, 2021). The framework is adaptable, and it knows that healthcare systems, patient populations, and disease profiles; they can change over time. By having monitoring and recalibration, it can be ensured that the AI tools remain responsive to inequities. You do not want to lock these tools into old models that do not work. Another notable aspect is its emphasis on transparency and trust. Hashimoto et al. (2018) argue that doctors do not trust the models if they can't see how they work. By including measures that help to explain the

models, the framework bridges the gap and helps doctors to understand, challenge, and contextualize the AI outputs. This supports patient autonomy, and facilitates a shared decision making that is actually meaningful.

Policy and Managerial Implications

The ideas in this paper really matter for how we handle health rules and how hospitals are run. People who make health laws need to get that making artificial intelligence, or AI, fair means setting up rules that go further than just checking if it is safe and if it works. The same way we check new drugs, AI systems should be looked at really carefully *before* they're used, with tests that show how well they work for different groups of people. The governments and groups from around the world could make rules that are the same everywhere. These rules could cover checking for bias, making sure data is fair, and telling people clearly how the AI works. This would create a standard way of using AI fairly across different places. Legal rules also need to change so its clear who is responsible, when AI advice causes problems. Like Gerke and others pointed out ensuring patients, can do something if they are hurt, and the people who make the AI stay responsible for how it works. Funding should go towards making big, fair datasets that include all kinds of people, especially those who haven't always been part of medical studies. Also, its so important, to support programs where communities help design AI solutions from the start. Such steps would make sure fairness is a key part of the design, and not just something added later after its ready. The approach is a pretty good start if you ask me.

From the point of view of management, hospitals have to be more active about making sure what's fair gets factored into how they decide things. This is pretty important, you know? The first step is creating review boards, or even committees that give advice, and these would check out any ideas about using AI, and make sure that they do not go causing problems, equity-wise. The next thing that needs doing is checking on systems that are already in place every so often, making sure they do not have different effects on different people. And it is important to tell people how AI might affect equity, so they know what's what. Training programs should also be created for doctors, managers, and data experts. This is so that they can really look at what the algorithms are saying, and see if there's anything unfair happening, right then and there. Hospitals really should be using designs that keep privacy and fairness in mind from the very start. That way, they are sure that if vendors want to sell them engagement, they have to show they are following the rules and doing what's right before they get the OK. It is also a good idea to always watch how things are going. The data on how AI is working and how patients are doing can help make things better over time, and keep it all on track. The managers have to be open about talking to patients and the public, too. Let them know when and how AI is part of their care, and give them a way to get a human to look at things

again, or argue about recommendations, if they want to. When you add all these things together, what you get is a real path for putting the ideas of the framework into place. That way, hospitals can use AI in a way that's fair.

Conclusion

The growing role of artificial intelligence, or AI, in healthcare comes with both great opportunities and also tough ethical questions. This paper has said that, without us trying, AI may make health problems worse instead of better, especially because of unfair data, unclear decision making, and unequal access to computers and the internet. In response to this very serious challenge; a full plan for inclusive innovation was shared, built around five parts that depend on each other; these are data representativeness, fairness and transparency, participatory design, governance and accountability, and ongoing monitoring. These components together offer a way to make sure that AI helps to create health equity rather than hurt it. The framework's main good point is how it puts everything together. Instead of dealing with fairness problems bit by bit, it puts fairness into every step of the AI process, from getting data to fixing things after it is used. This lines up with calls for AI we can trust and that puts people first, while also covering structural things that affect health and community engagement.

The emphasis on participatory design makes sure that the thoughts of patients, doctors, and local people aren't just in the background, but are important to how the system is built. The inclusion of tracking and feedback also admits that healthcare is always changing, making sure AI keeps up with growing populations and places. Future research needs to focus on testing the parts of the framework in real life; coming up with ways to measure how fair things are, and comparing how things are done in different healthcare systems and areas. Long studies are needed to see if actions like bias reviews, co-design work, and fairness advisory boards actually lower differences in treatment outcomes. Policymakers, developers, and healthcare groups, should use this framework as a practical guide for good AI innovation, putting its ideas into buying processes, training programs, and rules. The pursuit of inclusive AI is finally not just a tech problem but a moral one: it is about making a healthcare world where tech progress is matched by dedication to justice, dignity, and a fair distribution of health benefits.

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