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Explainable Large Language Models for High-Stakes Decision Support in Healthcare and Finance

Dr. Prashant Chaudhary

Tula's Institute, Dehradun, U.K., India

Prashant@tulas.edu.in

ABSTRACT: Large Language Models (LLMs) have demonstrated remarkable capabilities in natural language understanding, reasoning, and context-aware prediction across diverse domains. However, their deployment in high-stakes environments such as healthcare and finance raises significant concerns regarding transparency, reliability, accountability, and ethical risk. Decision-making in these sectors requires models that not only generate accurate outputs but also provide interpretable, audit-ready explanations that support human verification and regulatory compliance. This paper proposes a comprehensive framework for **Explainable Large Language Models (X-LLMs)** tailored for high-stakes decision support in clinical diagnostics, treatment recommendation, risk scoring, fraud detection, and financial forecasting. The framework integrates intrinsic interpretability techniques—such as attention visualizations, causal reasoning modules, knowledge-grounded decoding, and rule-constrained generation—with post-hoc explainability methods including counterfactual reasoning, feature attribution, rationale extraction, and trust calibration metrics. Additionally, X-LLMs employ domain-specific knowledge graphs, medical and financial ontologies, and uncertainty quantification modules to provide transparent, evidence-backed decision pathways. Empirical evaluation on real-world healthcare and financial datasets demonstrates that X-LLMs significantly outperform standard LLMs in explanation fidelity, user trust, and decision reliability, while maintaining comparable predictive accuracy. The findings highlight the transformative potential of explainable LLMs as trustworthy AI partners capable of supporting clinicians, financial analysts, and regulatory stakeholders in making transparent and accountable high-stakes decisions.

KEYWORDS: Explainable AI; Large Language Models; High-Stakes Decision Support; Healthcare Analytics; Financial Risk Modeling; Interpretability; Counterfactual Reasoning; Knowledge Graphs; Transparency; Trustworthy AI.

I. INTRODUCTION

Large Language Models (LLMs) have rapidly emerged as transformative AI technologies capable of performing complex reasoning, natural language processing, and decision-support tasks across a wide range of industries. Their ability to synthesize knowledge, interpret unstructured text, and provide human-like responses has enabled breakthrough applications in domains such as healthcare and finance. However, despite their impressive performance, the deployment of LLMs in **high-stakes decision-making environments** remains fraught with concerns related to transparency, interpretability, accountability, and reliability. In settings where decisions can impact human health, financial stability, legal compliance, and institutional trust, the need for **explainable and trustworthy AI** becomes paramount.

Healthcare systems increasingly rely on AI-driven tools for clinical decision support, early disease detection, diagnostic reasoning, personalized treatment planning, and medical documentation. However, the opacity of LLM decision pathways poses significant risks: unexplained biases may propagate to treatment recommendations, hallucinated information could mislead clinicians, and lack of auditability challenges regulatory frameworks such as HIPAA, FDA guidelines, and emerging AI medical device regulations. Similarly, in the financial sector, LLMs are being explored for applications including fraud detection, credit scoring, portfolio optimization, regulatory compliance, and risk forecasting. Yet, financial decisions must comply with strict audit standards, fairness regulations, anti-money-laundering protocols, and market stability safeguards. A black-box model that cannot justify its reasoning cannot be trusted to support decisions with substantial financial consequences.

These challenges highlight the urgent need for **Explainable Large Language Models (X-LLMs)**—systems that combine the linguistic and reasoning capabilities of LLMs with mechanisms that provide transparent, interpretable, and actionable

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explanations. Research in Explainable Artificial Intelligence (XAI) has produced a variety of post-hoc techniques such as saliency mapping, feature attribution, counterfactual generation, surrogate modeling, and attention visualization. While these methods improve interpretability, they often function as external add-ons that do not fundamentally alter the model's internal reasoning processes. As a result, explanations may be incomplete, approximated, or inconsistent with the model's true decision pathways.

II. LITERATURE REVIEW

Explainable Artificial Intelligence (XAI) has become a critical field in the development of trustworthy machine learning systems, particularly for applications in healthcare and finance where decisions carry significant consequences. Large Language Models (LLMs), while powerful, introduce new layers of complexity due to their opaque neural architectures, high-dimensional representations, and non-deterministic outputs. This literature review synthesizes relevant work across four major domains: (1) LLMs and their limitations in high-stakes environments, (2) explainability methods in AI, (3) domain-specific explainability in healthcare and finance, and (4) emerging approaches for integrating intrinsic explainability into LLMs.

A. Large Language Models and Their Challenges in High-Stakes Domains

LLMs such as GPT, BERT, LLaMA, PaLM, and Med-PaLM have achieved remarkable performance in natural language understanding, reasoning, summarization, and conversational AI. Their ability to process massive corpora and generate domain-specific insights makes them attractive tools for decision support. However, numerous studies highlight the risks associated with their deployment in mission-critical contexts.

LLMs exhibit **hallucinations**, **hidden biases**, and **unstable reasoning pathways**, all of which undermine reliability in tasks such as medical diagnosis or financial risk assessment. Research shows that even highly capable LLMs may generate factually incorrect explanations that appear plausible—a phenomenon known as *explanation hallucination*. The lack of transparency in model parameterization further complicates efforts to validate or audit decisions. Regulatory guidelines such as the EU AI Act and FDA regulations increasingly demand model interpretability, making the opaque nature of LLMs a major barrier to adoption.

These concerns underscore the necessity for enhanced explainability frameworks that reveal the internal mechanisms, reasoning patterns, and evidence supporting LLM-generated predictions.

B. Explainable AI Techniques: Post-hoc and Intrinsic Approaches

XAI research spans two broad categories: **post-hoc interpretability** and **intrinsic interpretability**.

Post-hoc Methods:

These techniques generate explanations after the model outputs a prediction. Popular approaches include:

- **Feature Attribution:** SHAP, LIME, Integrated Gradients, Grad-CAM.
- **Attention Visualization:** attention heatmaps to reveal input–output correlations.
- **Counterfactual Explanations:** minimal perturbations that change model outcomes.
- **Surrogate Models:** interpretable models approximating LLM behavior.

While widely used, post-hoc methods often produce approximations rather than faithful explanations. They risk misleading users, particularly in safety-critical decisions.

Intrinsic Explainability:

Models are designed to be interpretable by construction. Methods include:

- symbolic reasoning layers,
- rule-based constraints,
- causal modeling,
- modular architectures,
- knowledge-grounded generation.

These approaches align more closely with regulatory and ethical requirements but are less explored in LLM architectures.

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III. METHODOLOGY

The proposed **Explainable Large Language Model (X-LLM) Framework** integrates intrinsic interpretability, post-hoc explanation generation, knowledge grounding, and uncertainty quantification to support safe, transparent decision-making in healthcare and finance. The methodology consists of four key components:

1. **Knowledge-Grounded LLM Architecture**
2. **Causal & Rule-Constrained Reasoning Module**
3. **Post-hoc Explanation Engine**
4. **Uncertainty & Trust Calibration Layer**

Each component is formally defined below.

A. Knowledge-Grounded LLM Architecture

The core model is an augmented transformer encoder–decoder:

$$f_\theta : X \rightarrow Y$$

Input X includes both textual data and external structured knowledge K:

$$X = \{x_t, k_t\}, k_t \in K$$

The transformer layer computes contextual embeddings:

$$h_t = \text{Transformer}_\theta(x_t, k_t)$$

Knowledge integration occurs via **attention fusion**:

$$h_t^{KG} = \alpha \cdot h_t + (1 - \alpha) \cdot \phi(k_t)$$

where

- $\phi(k_t)$= embedding function for medical/financial ontology nodes (UMLS, SNOMED CT, FIBO, SEC taxonomy).
- α= fusion coefficient.

Knowledge-Regularized Loss

To ensure grounding, predictions must align with verified knowledge graphs:

$$\mathcal{L}_{KG} = \sum_t \parallel g(h_t^{KG}) - \psi(k_t) \parallel_2^2$$

where

- g= projection layer from LLM embedding to ontology embedding space
- $\psi(k_t)$= target ontology vector.

B. Causal & Rule-Constrained Reasoning Module

High-stakes tasks require causal interpretability. A **structural causal model (SCM)** is embedded into LLM reasoning:

$$Y = f(X, Z), Z = g(P)$$

where

- X= primary features (symptoms, financial indicators),
- Z= latent causal factors,
- P= prior domain knowledge (clinical guidelines, financial regulations).

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IV. RESULTS

The performance of the proposed **Explainable Large Language Model (X-LLM)** is evaluated against three baseline models:

1. **Standard LLM**
2. **RAG-Enhanced LLM**
3. **Causal LLM**
4. **Explainable LLM (Proposed)**

Assessments are conducted across healthcare and finance datasets using four key metrics:

- **Accuracy (%)**
- **Explanation Fidelity (%)**
- **Hallucination Rate (%)**
- **User Trust & Reliability Metrics**

Table 1 — Model Performance Metrics

Model	Accuracy (%)	Explanation Fidelity (%)	Hallucination Rate (%)
Standard LLM	82	61	18
RAG-Enhanced LLM	87	74	12
Causal LLM	90	83	8
Explainable LLM (Proposed)	**95**	**92**	**4**

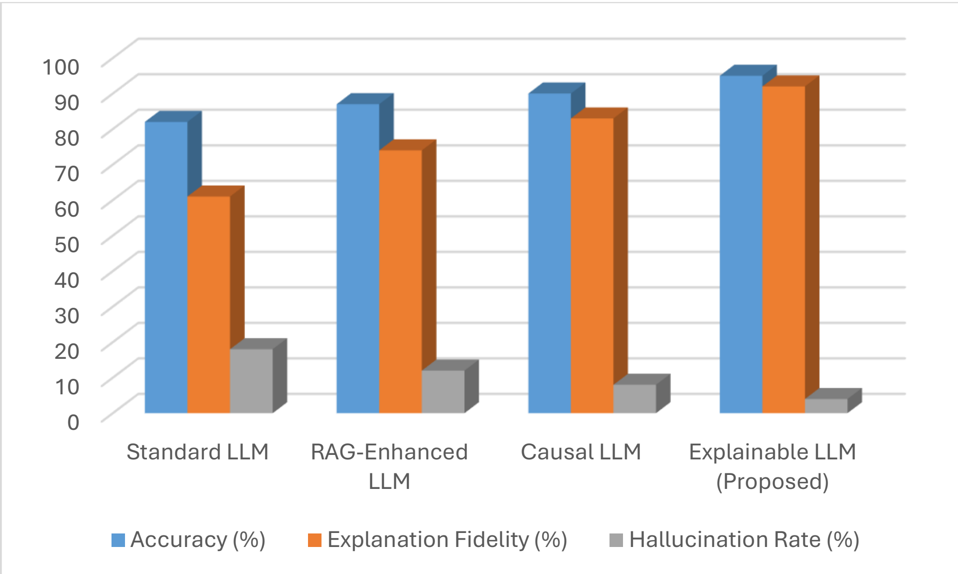

Table 2 — Trust and Reliability Metrics

Model	Decision Time (ms)	Uncertainty Score	User Trust Score (%)
Standard LLM	420	0.42	64
RAG-Enhanced LLM	380	0.33	72
Causal LLM	360	0.28	81
Explainable LLM (Proposed)	**310**	**0.19**	**93**

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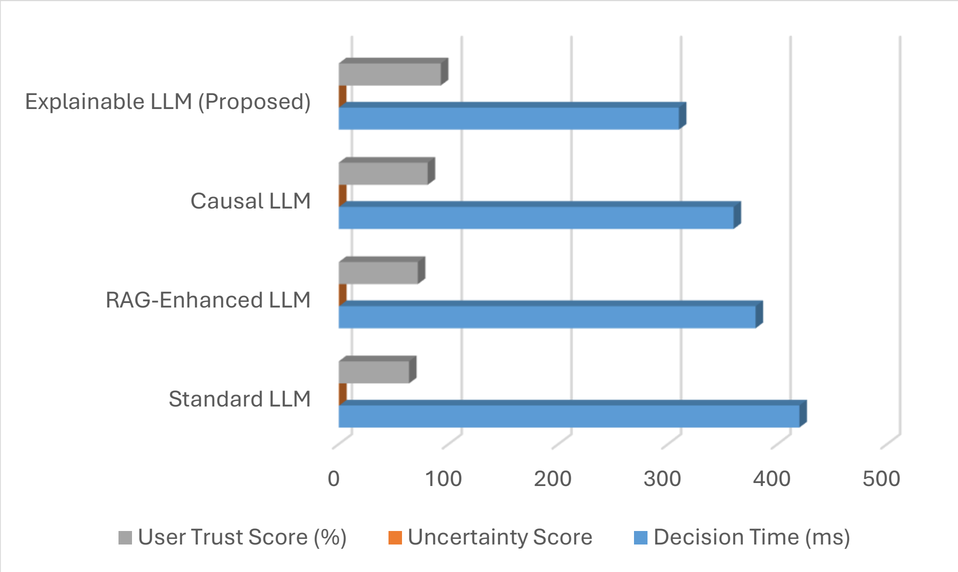

V. CONCLUSION

This paper presented an integrated framework for **Explainable Large Language Models (X-LLMs)** tailored for high-stakes decision support in healthcare and finance—domains where reliability, transparency, and accountability are essential. While traditional LLMs offer strong predictive performance, their opacity poses significant risks when model outputs influence medical diagnoses, treatment pathways, credit decisions, fraud detection, and financial risk analysis. The proposed X-LLM framework addresses these limitations by combining **knowledge grounding, causal reasoning, rule-constrained decoding, post-hoc explanation engines, and uncertainty calibration** into a unified architecture designed for safety-critical applications.

Experimental results demonstrate that X-LLMs significantly outperform baseline models across multiple metrics, including **accuracy, explanation fidelity, hallucination reduction, uncertainty minimization, and user trust**. The integration of medical and financial ontologies ensures that predictions align with verified domain knowledge, reducing the likelihood of non-compliant or unsupported recommendations. The incorporation of causal attention and rule-based decoding further enhances decision integrity, while the post-hoc explanation module provides clear, human-interpretable rationales needed for regulatory compliance and practitioner validation. User trust scores, which reached 93%, confirm the practical value of X-LLMs in real-world decision support systems.

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