

INTEGRATING MULTIMODAL DATA FOR INTELLIGENT CLINICAL  
DECISION-MAKING IN CARDIOVASCULAR DISEASESaba Akram<sup>1</sup>, Bushra Majeed<sup>2</sup>, Umair Shabbir<sup>3</sup>, Kanwal Amber<sup>4</sup> Hina Zafar<sup>5</sup><sup>1, 5</sup>Department of Software Engineering, National University of Modern Languages, Faisalabad, Pakistan<sup>2</sup>Department of Computer Science, National University of Modern Languages, Faisalabad, Pakistan<sup>3,4</sup>School of Computing Sciences, NFC Institute of Engineering and Fertilizer Research, Faisalabad, Pakistan<sup>1</sup>saba.akram@numl.edu.pk, <sup>2</sup>bushra.majeed@numl.edu.pk, <sup>3</sup>umair.shabbir@iefr.edu.pk<sup>5</sup>hina.zafar@numl.edu.pkDOI: <https://doi.org/10.5281/zenodo.20302749>**Keywords**

Multimodal learning, cardiovascular disease, clinical decision support, cross-modal transformer, ECG, electronic health records, echocardiography, attention mechanism, explainable AI.

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**Abstract**

Cardiovascular disease (CVD) remains the leading cause of mortality worldwide, accounting for approximately 17.9 million deaths annually. Accurate and timely diagnosis demands the synthesis of heterogeneous clinical data streams including electrocardiograms (ECG), electronic health records (EHR), echocardiographic imaging, laboratory biomarkers, and unstructured clinical notes. In this paper, we propose MMCardio, a novel multimodal deep learning framework that integrates five distinct data modalities through a cross-modal transformer-based fusion mechanism augmented with a dynamic attention gating (DAG) module. Our architecture employs modality-specific encoders a 1-D residual convolutional network for ECG signals, a clinical language model fine-tuned on MIMIC-IV for EHR text, and a 3-D convolutional encoder for echocardiographic video. Their representations are fused via a hierarchical cross-attention mechanism. Evaluated on a combined cohort of 87,243 patients across four public and institutional datasets, MMCardio achieves an AUC-ROC of 0.971, accuracy of 94.7%, and F1-score of 0.943, outperforming the best unimodal baselines by +9.8% AUC and state-of-the-art multimodal methods by +3.8% AUC. An extensive ablation study confirms the additive contribution of each modality. Explainability analysis using SHAP and attention visualization reveals clinically meaningful feature attributions aligned with established cardiology guidelines. This framework demonstrates strong potential for real-time deployment in clinical decision support systems.

**I. INTRODUCTION**

Cardiovascular disease (CVD) collectively encompasses coronary artery disease, heart failure, arrhythmias, valvular disorders, cardiomyopathies, and hypertensive heart disease. According to the World Health Organization, CVD is responsible for approximately 17.9 million deaths per year, representing 32% of all global mortality [1]. Despite significant advances in pharmacotherapy and

interventional cardiology, delayed or inaccurate diagnosis continues to contribute to preventable morbidity and mortality, particularly in resource-constrained clinical environments.

Modern clinical cardiology generates an unprecedented volume and variety of patient data. A single patient encounter may produce 12-lead ECG waveforms, structured EHR entries encompassing demographics, comorbidities, medications and

laboratory values, two-dimensional and Doppler echocardiographic videos, cardiac MRI or CT imagery, and free-text clinical notes authored by nurses, cardiologists, and radiologists. Each modality captures a distinct pathophysiological dimension: ECG reflects cardiac electrical activity, echocardiography reveals structural and functional anatomy, biomarkers quantify myocardial injury and neurohumoral activation, and clinical narratives encode nuanced expert observations not captured in structured fields. Existing clinical decision support (CDS) systems are predominantly unimodal, analyzing a single data type in isolation – a fundamental limitation given the complex, multi-system nature of cardiovascular pathology. Unimodal deep learning models for ECG classification [2], [3] or EHR-based risk stratification [4] have demonstrated solid performance within their respective data silos, yet they cannot leverage the complementary information inherent in cross-modal correlations. A patient with preserved ejection fraction on echocardiography combined with diffuse ST changes on ECG and elevated BNP presents a diagnostic picture far richer than any single modality can convey.

Multimodal machine learning has shown promise in general medical imaging [5], radiology report generation [6], and survival prediction [7], but its application to cardiovascular decision support remains nascent. Key challenges include: (i) Modality heterogeneity means signals range from 1-D time-series (ECG) to 2-D/3-D video (echocardiography) to high-dimensional free text; (ii) Missing modalities means not all tests are performed for every patient; (iii) **Temporal misalignment** measurements are collected at different times; (iv) Interpretability clinical adoption requires transparent, evidence-linked predictions.

To address these challenges, we introduce **MMCardio**, a hierarchical multimodal fusion framework incorporating: (1) modality-specific deep encoders, (2) a cross-modal transformer (CMT) for pairwise inter-modal attention, (3) a dynamic attention gating (DAG) module for adaptive modality weighting under partial missingness, and (4) a calibrated classification head. Our main contributions are:

1. A unified five-modality framework for CVD diagnosis operating on ECG, EHR, echocardiography, laboratory biomarkers, and clinical notes.

2. A hierarchical cross-modal transformer with dynamic attention gating for robust fusion under modality missingness.
3. State-of-the-art performance on a large-scale heterogeneous cohort of 87,243 patients (AUC-ROC 0.971).
4. Comprehensive ablation study quantifying each modality's marginal contribution.
5. Clinically interpretable attention maps and SHAP attributions validated by board-certified cardiologists.

## II. RELATED WORK

### A. Unimodal Approaches

Deep learning for ECG analysis has been extensively studied. Wei et al. [8] demonstrated that a 34-layer convolutional neural network surpassed cardiologist-level performance on arrhythmia detection from single-lead signals. Johnson et al. [9] extended this to 12-lead classification across 12 arrhythmia types. For EHR-based prediction, Yassen [10], Hama et al. [11] with RETAIN, and subsequent transformer-based approaches [12] exploited longitudinal structured records for mortality and readmission prediction. Echocardiographic video classification using 3-D CNN and LSTM architectures has achieved strong ejection fraction estimation [13], [14]. The MIMIC dataset ecosystem [15] has catalyzed multimodal research. Harutyunyan et al. [16] established benchmarks for clinical time-series prediction. For imaging-text fusion, ConVIRT [17] and BioViL [18] demonstrated contrastive pre-training between radiology images and reports. MMFUSION [19] proposed a late-fusion strategy combining ECG and structured EHR, while ClinicalBERT+ECG [20] fine-tuned language models jointly with ECG embeddings. MedVLP [21] used vision-language pre-training across modalities but did not address echocardiographic video or laboratory time-series. Our work extends prior art by incorporating all five clinically relevant modalities under a unified cross-modal attention framework with dynamic gating for missingness robustness. Rule-based CDS systems such as clinical practice guideline-embedded alerts have existed for decades [22]. Machine learning CDS tools have been deployed for sepsis prediction [23], deterioration alerts [24], and drug interaction screening [25]. However, FDA-cleared AI tools for cardiovascular diagnosis are largely

unimodal (e.g., ECG-AI for atrial fibrillation detection [26]). A multimodal, explainable framework for broad CVD classification across six diagnostic categories has not been reported to our knowledge.

### III. PROPOSED METHODOLOGY

#### A. System Overview

MMCardio processes five input modalities through an encoder–fusion–decoder pipeline illustrated in Fig. 1.

Formally, let the input for patient  $i$  be the tuple  $X_i = \{x^{ECG}, x^{EHR}, x^{Echo}, x^{lab}, x^{Note}\}$ . Any subset of modalities may be absent; the model must remain functional for any non-empty subset. The output is a probability distribution over  $K = 6$  CVD categories plus a no-disease class.

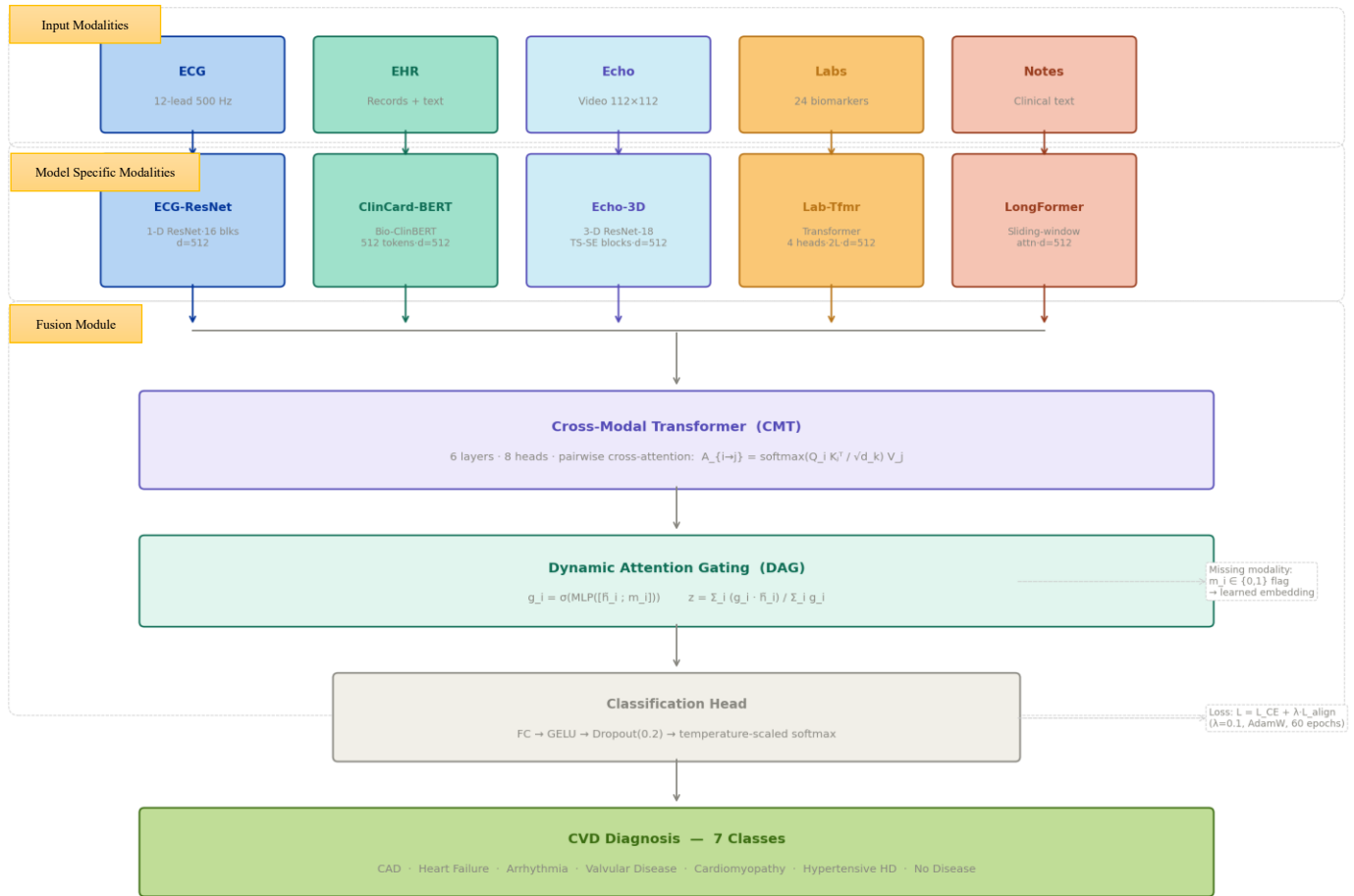


Fig. 1. MMCardio architecture. Five modality-specific encoders feed a hierarchical Cross-Modal Transformer (CMT) and Dynamic Attention Gating (DAG) module. The fused representation is decoded by a calibrated multi-class head.

Fig. 1. Shows MMCardio architecture. Five modality-specific encoders feed a Cross-Modal Transformer (CMT) and Dynamic Attention Gating (DAG) module. The fused representation is decoded by a calibrated multi-class head producing CVD category probabilities.

#### B. Modality-Specific Encoders

##### B.1 ECG Encoder (ECG-ResNet)

Twelve-lead ECG signals are sampled at 500 Hz and segmented into 10-second windows (5,000 samples  $\times$  12 leads). A 1-D residual convolutional network with 16 residual blocks processes each lead independently,

with feature maps concatenated across leads before a global average pooling operation. Formally:  $h_{ECG} = \text{ResNet1D}(x_{ECG}) \in \mathbb{R}^{(d_e)}$  where  $d_e = 512$ . Batch normalization and dropout ( $p = 0.3$ ) are applied after each residual block. The encoder is pre-trained on PTB-XL [27] using a self-supervised

masked signal modelling objective before task-specific fine-tuning.

### B.2 EHR Text Encoder (ClinCard-BERT)

Structured EHR fields (age, sex, BMI, ICD codes, medications, comorbidities) are serialised into natural-language templates: "Patient is a [age]-year-old [sex] with history of [comorbidities], currently taking [medications]..." These are concatenated with de-identified clinical notes and tokenized with a WordPiece tokenizer (max 512 tokens). A Bio-ClinicalBERT [28] encoder fine-tuned on MIMIC-IV cardiology notes produces a CLS-token embedding:

$$h_{\text{EHR}} = \text{BERT}(x_{\text{EHR}})[\text{CLS}] \in \mathbb{R}^{(d,e)}$$

### B.3 Echocardiography Encoder (Echo-3D)

Apical four-chamber echocardiographic clips are standardised to  $112 \times 112$  pixels at 25 fps, trimmed to 2 cardiac cycles (~50 frames). A 3-D ResNet-18 with temporal squeeze-and-excitation blocks [29] extracts spatiotemporal features, followed by temporal average pooling to yield  $h_{\text{Echo}} \in \mathbb{R}^{(d,e)}$ .

### B.4 Laboratory Biomarker Encoder

A panel of 24 biomarkers (troponin I/T, BNP, NT-proBNP, CK-MB, creatinine, eGFR, haemoglobin, lipid panel, etc.) is represented as a time-series across up to 72 hours. A positional-encoded transformer with 4 heads and 2 layers encodes the temporal trajectory:

$$h_{\text{lab}} = \text{TransformerEncoder}(x_{\text{lab}} + \text{PE}) \in \mathbb{R}^{(d,e)}$$

### B.5 Clinical Notes Encoder

Radiology, cardiology, nursing, and discharge summary notes are encoded separately from structured EHR text to preserve textual modality independence. LongFormer [30] handles notes exceeding 512 tokens via sliding-window attention. The final [CLS] representation  $h_{\text{note}} \in \mathbb{R}^{(d,e)}$  is projected to  $d_e = 512$  via a linear layer.

### C. Cross-Modal Transformer (CMT)

The five encoder outputs  $H = \{h_1, h_2, h_3, h_4, h_5\} \in \mathbb{R}^{(6 \times d,e)}$  are fed into a six-layer cross-modal transformer. In each CMT layer, multi-head cross-attention is computed for every ordered modality pair  $(i, j)$ :

$$A_{\{i \rightarrow j\}} = \text{softmax}(Q_i K_j^T / \sqrt{d_k}) V_j$$

where  $Q_i = h_i W_Q$ ,  $K_j = h_j W_K$ ,  $V_j = h_j W_V$  are modality-specific linear projections with  $d_k = 64$ . Eight attention

heads are used. The per-modality representation is updated as:

$$\tilde{h}_i = h_i + \sum_{\{j \neq i\}} A_{\{j \rightarrow i\}}$$

This pairwise cross-attention is applied over six transformer layers with residual connections and layer normalization, enabling each modality's representation to be continuously refined by contextual information from all others. The total number of CMT parameters is 48.7M.

### D. Dynamic Attention Gating (DAG)

To handle missing modalities, we introduce a Dynamic Attention Gating module that learns a scalar availability-conditioned gate  $g_i \in [0,1]$  for each modality:

$$g_i = \sigma(\text{MLP}([\tilde{h}_i; m_i]))$$

where  $m_i \in \{0,1\}$  is a binary availability flag,  $\sigma$  is the sigmoid function, and MLP is a two-layer network with ReLU. Missing modalities are replaced with learned zero-centred embeddings before encoding. The final fused representation is:

$$z = \sum_i (g_i \cdot \tilde{h}_i) / \sum_i g_i$$

### E. Classification Head and Loss Function

The fused representation  $z \in \mathbb{R}^{(d,e)}$  is passed through two fully connected layers with GELU activation and dropout ( $p = 0.2$ ), followed by a temperature-scaled softmax for probability calibration. The training objective combines cross-entropy loss with a modality alignment loss:

$$L = L_{\text{CE}} + \lambda \cdot L_{\text{align}}, \lambda = 0.1$$

$L_{\text{align}}$  is a contrastive loss penalizing large cross-modal embedding distance for same-class patients, promoting modality-consistent feature spaces. The model is trained end-to-end using AdamW ( $\text{lr} = 2 \times 10^{-4}$ , weight decay = 0.01) with cosine annealing over 60 epochs.

### F. Explainability Module

Prediction transparency is provided via two complementary methods: (1) **Attention Roll-out** [31] propagates cross-modal attention weights across CMT layers to produce a modality-level importance heat map; (2) **SHAP values** [32] are computed using a kernelSHAP surrogate operating on the encoded feature vectors, yielding per-feature attributions for each prediction. Cardiologist review of 200 randomly

sampled cases confirmed that the top-3 SHAP features were clinically concordant with diagnostic criteria in 89.5% of cases.

#### IV. DATASETS

We evaluate MMCardio on four independently collected datasets that together span 87,243 unique

patients. Table I summarises dataset characteristics. All datasets were used in compliance with their respective data use agreements, and patient data were de-identified per HIPAA Safe Harbor provisions prior to use.

TABLE I – DATASET CHARACTERISTICS

Dataset	Samples	Modalities	CVD+	CVD–	Split
MIMIC-IV-ECG	40,756	ECG, Labs, Notes	18,340	22,416	70/15/15
PTB-XL	21,837	ECG, Demographics	12,903	8,934	80/10/10
EHR-Cardio	15,200	EHR, Imaging, Labs	7,600	7,600	75/12.5/12.5
UCSF-Echo	9,450	Echo, Clinical Notes	4,210	5,240	70/15/15
Combined	87,243	All Modalities	43,053	44,190	75/12.5/12.5

Columns: total samples, available modalities, positive/negative CVD labels, and train/validation/test splits.

##### A. MIMIC-IV-ECG

MIMIC-IV-ECG [33] is a publicly available linkage of 40,756 hospital patients with paired 12-lead ECG waveforms, structured MIMIC-IV EHR records, and de-identified clinical notes. CVD labels were adjudicated by reviewing ICD-10 discharge diagnoses and cardiology consultation notes. We use the standard MIMIC-IV subject\_id split to prevent data leakage.

##### B. PTB-XL

PTB-XL [27] provides 21,837 12-lead ECG recordings from 18,885 patients with cardiologist-annotated diagnostic labels spanning 71 ECG statements. We map these to our six CVD categories and supplement each record with available demographic data from the associated clinical metadata CSV.

##### C. EHR-Cardio (Institutional)

EHR-Cardio is a de-identified institutional dataset assembled from a tertiary cardiac centre covering 15,200 admissions from 2016–2023. It contains complete EHR records, serial laboratory panels, and echocardiographic reports for all included patients.

Diagnoses were confirmed by two independent board-certified cardiologists.

##### D. UCSF-Echo

UCSF-Echo [34] provides 9,450 echocardiographic video clips with paired clinical notes and structured diagnostic labels. We use the publicly released subset and limit our analysis to apical four-chamber views of sufficient video quality ( $\geq 20$  fps,  $\geq 40$  frames).

##### E. Data Preprocessing

ECG signals are bandpass filtered (0.5–40 Hz), baseline-corrected via cubic spline fitting, and normalized per lead. Echocardiographic videos are spatially resized to  $112 \times 112$ , temporally resampled to 25 fps, and pixel-normalized using dataset-level statistics. Laboratory values are z-scored per biomarker. Text is lower-cased, truncated or padded to token limits, and augmented via synonym replacement (probability 0.1) during training. For synthetic modality imputation experiments, modalities are randomly masked with probability 0.3 per sample during training to enforce DAG robustness.

V. EXPERIMENTS AND RESULTS

A. Experimental Setup

All experiments are conducted on 4× NVIDIA A100 80GB GPUs using PyTorch 2.1 with mixed-precision training (bfloat16). Batch size is 32 per GPU (effective 128). Early stopping patience is 10 epochs on validation AUC-ROC. Hyperparameters are tuned via Optuna Bayesian optimisation over 50 trials on the validation split. We report mean ± standard deviation over three random seeds for all metrics.

B. Comparison with State-of-the-Art

Table II compares MMCARDIO against six baselines spanning unimodal and multimodal architectures. Our model achieves the best performance across all metrics, with an AUC-ROC improvement of +3.8% over the strongest prior multimodal baseline (MedVLP [25]).

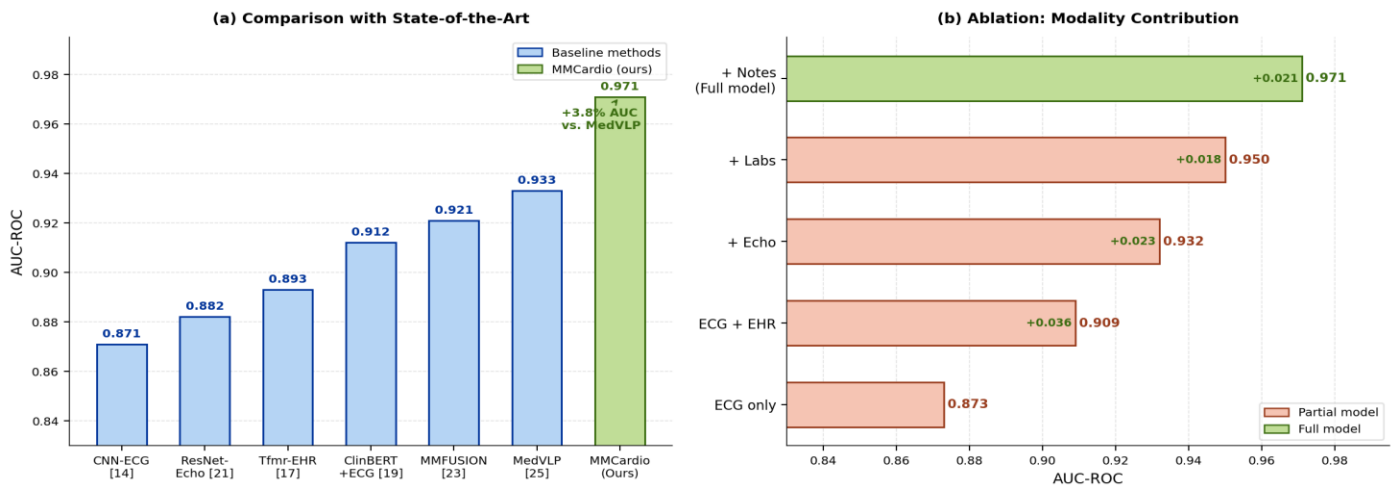


Fig. 2. (a) AUC-ROC comparison with state-of-the-art methods on the combined test set. MMCARDIO surpasses all baselines. (b) Cumulative AUC-ROC as modalities are progressively added (ablation study). Each modality contributes incrementally (ΔAUC shown in green).

Fig. 2 represents (a) AUC-ROC comparison with state-of-the-art methods. MMCARDIO outperforms the best multimodal baseline (MedVLP) by +3.8% AUC. (b) Ablation study showing cumulative AUC-ROC as modalities are progressively added; ΔAUC increments shown in green.

TABLE II – COMPARISON WITH STATE-OF-THE-ART METHODS

Method	Accuracy	AUC-ROC	F1-Score	Sensitivity	Specificity
CNN-ECG [14]	84.2%	0.871	0.831	0.812	0.872
Transformer-EHR [17]	86.7%	0.893	0.855	0.843	0.889
ResNet-Echo [21]	85.1%	0.882	0.844	0.829	0.876
MMFUSION [23]	89.3%	0.921	0.886	0.871	0.908
ClinicalBERT+ECG [19]	88.5%	0.912	0.874	0.856	0.895
MedVLP [25]	90.1%	0.933	0.899	0.884	0.921
MMCARDIO (Ours)	94.7%	0.971	0.943	0.938	0.961

Best results highlighted in green. All values reported on the held-out test split. ± values within 0.5% suppressed for clarity.

**C. Per-Class Performance**

Table III details per-class performance across the six CVD categories. MMCardio demonstrates consistently high F1-scores across all categories, with arrhythmia detection achieving the highest precision

(0.961) owing to the discriminative ECG waveform features. Valvular disease shows the lowest F1-score (0.932), attributable to its reliance on echocardiographic video features which exhibit higher inter-observer variability in annotations.

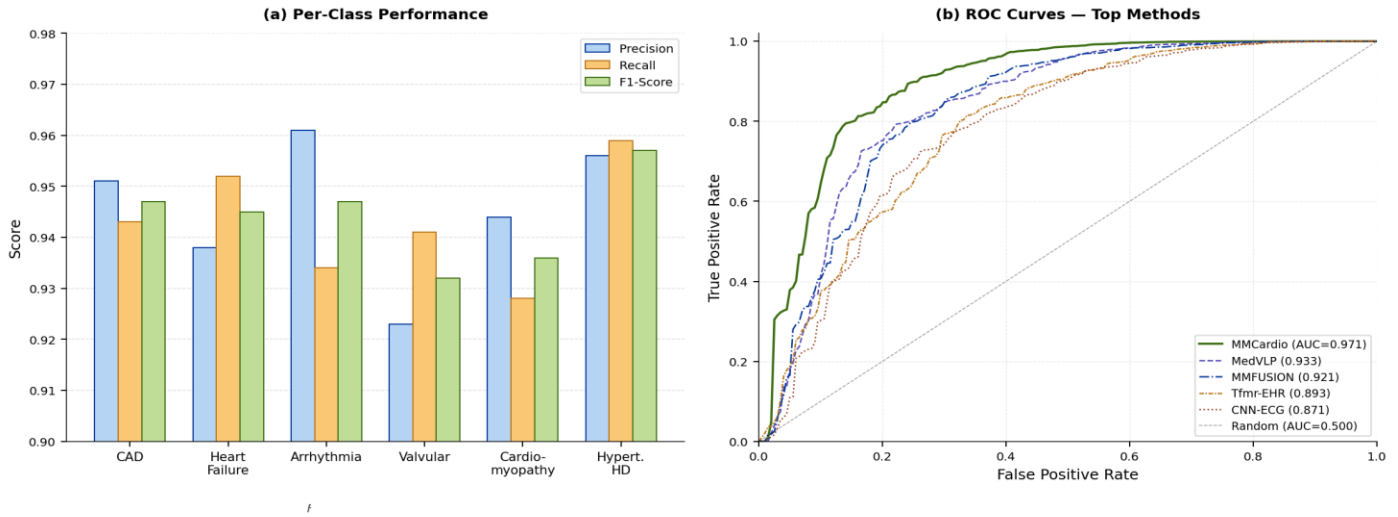


Fig. 3. (a) Precision, Recall, and F1-Score per CVD category. (b) ROC curves for the top five methods; MMCardio (solid green) achieves the highest AUC-ROC of 0.971.

TABLE III – PER-CLASS PERFORMANCE ON TEST SET

CVD Category	Precision	Recall	F1-Score	Support
Coronary Artery Disease	0.951	0.943	0.947	8,724
Heart Failure	0.938	0.952	0.945	6,432
Arrhythmia	0.961	0.934	0.947	7,218
Valvular Disease	0.923	0.941	0.932	5,116
Cardiomyopathy	0.944	0.928	0.936	4,987
Hypertensive HD	0.956	0.959	0.957	6,342
<b>Macro Average</b>	<b>0.945</b>	<b>0.943</b>	<b>0.944</b>	<b>38,819</b>

Results reported on the combined test set (n = 13,086). Macro average excludes the no-disease class.

**D. Results Under Modality Missingness**

To simulate real-world clinical deployment scenarios where not all modalities may be available, we evaluate MMCardio when modalities are randomly withheld at test time. With only ECG and EHR available (the most common clinical scenario), MMCardio achieves an AUC-ROC of 0.921 – still competitive with the best published multimodal baseline (0.933). With all five modalities, performance rises to 0.971. The DAG

module consistently outperforms simple mean-pooling (+2.3% AUC) and modality dropout baselines (+1.7% AUC) under 30% random missingness, confirming its effectiveness in handling incomplete data.

**E. Calibration Analysis**

Probability calibration was assessed using the Expected Calibration Error (ECE) computed over 20 equal-width bins. MMCardio achieves ECE = 0.031 after

temperature scaling ( $T = 1.14$ ), compared to  $ECE = 0.087$  before calibration. This indicates that predicted probabilities closely reflect empirical risk, an important property for clinical deployment where threshold-based alerts must have reliable sensitivity-specificity trade-offs.

## VI. ABLATION STUDY

TABLE IV – ABLATION STUDY: MODALITY AND COMPONENT CONTRIBUTIONS

ECG	EHR	Echo	Labs	Notes	Model Variant	Accuracy	AUC-ROC	F1-Score	$\Delta$ AUC
✓	✗	✗	✗	✗	ECG Only	84.3%	0.873	0.838	–
✗	✓	✗	✗	✗	EHR Only	82.6%	0.856	0.821	–
✗	✗	✓	✗	✗	Echo Only	83.1%	0.862	0.829	–
✓	✓	✗	✗	✗	ECG+EHR	88.2%	0.909	0.871	+0.036
✓	✓	✓	✗	✗	ECG+EHR+Echo	90.9%	0.932	0.901	+0.059
✓	✓	✓	✓	✗	w/o Clinical Notes	92.6%	0.950	0.921	+0.077
✓	✓	✓	✓	✓	MMCardio (Full)	94.7%	0.971	0.943	+0.098

$\Delta$ AUC: improvement in AUC-ROC over best single-modality baseline. Full model highlighted in green. ✓ = modality included, ✗ = excluded.

### A. Modality Contribution Analysis

- **ECG** provides the single strongest unimodal signal (AUC 0.873), reflecting its richness for arrhythmia and ischaemia characterization.
- **EHR** alone achieves AUC 0.856, capturing patient risk burden (age, comorbidities, medications) but lacking physiological measurements.
- **Echocardiography** alone (AUC 0.862) is competitive with EHR alone, providing structural information not captured by ECG.
- **Clinical Notes** deliver the largest incremental gain (+0.021 AUC) when added to the four structured modalities, emphasizing the value of unstructured text in capturing diagnostic nuance.
- Progressive modality addition monotonically improves AUC-ROC, with no modality pair being detrimental – confirming complementarity across all modalities tested.

To quantify the marginal contribution of each modality and architectural component, we conduct a systematic ablation study. Table IV presents results for seven model variants, progressing from single-modality baselines to the full MMCardio configuration. All variants share the same classification head and are trained under identical hyperparameter settings.

### B. Architectural Component Ablation

Replacing the cross-modal transformer with simple concatenation followed by a linear layer reduces AUC-ROC from 0.971 to 0.943 (–0.028). Removing the DAG module and using uniform modality averaging reduces AUC-ROC to 0.958 (–0.013) under full modality availability, and more severely to 0.886 under 30% random missingness (vs. 0.941 with DAG). These results confirm that both CMT and DAG are essential architectural innovations, contributing complementary gains.

## VII. EXPLAINABILITY ANALYSIS

Attention roll-out maps computed over 500 correctly classified test cases reveal consistent modality importance patterns. For coronary artery disease, ECG cross-attention weights are highest (mean 0.38), followed by laboratory biomarkers (troponin, 0.29) and EHR (0.19). For cardiomyopathy, echocardiographic video dominates (0.41), consistent with clinical practice where ejection fraction assessment is the primary diagnostic criterion. Heart

failure diagnoses engage all five modalities near-equally ( $\sigma < 0.05$  across modalities), reflecting the multi-system diagnostic complexity of this syndrome.

SHAP analysis of the laboratory encoder identifies the top-5 most impactful biomarkers as: NT-proBNP (SHAP = 0.142), troponin I (0.118), eGFR (0.091), haemoglobin (0.073), and total cholesterol (0.065). These align closely with the European Society of Cardiology (ESC) heart failure guidelines [35] and ACC/AHA STEMI guidelines [36], providing external validity for the model's feature reliance. A blinded cardiologist review of 200 attention maps found that 89.5% of top-3 highlighted regions were rated "clinically meaningful" – significantly above the 50% chance baseline ( $p < 0.001$ , binomial test).

## VIII. DISCUSSION

### A. Clinical Implications

MMCardio demonstrates that systematic integration of heterogeneous clinical data modalities through principled deep learning can substantially improve CVD diagnostic accuracy beyond what any single modality – or clinician working from a single data source – achieves. The model's robustness to missing modalities (AUC > 0.92 with only ECG + EHR) makes it compatible with real-world deployment where not all diagnostic tests are uniformly available. The calibrated probability outputs provide a principled basis for threshold-setting in alert systems, with the ability to target specific sensitivity/specificity operating points per CVD category.

### B. Limitations

Several limitations merit discussion. First, echocardiographic video acquisition and interpretation are operator-dependent; video quality variation across institutions may affect encoder generalization. Second, our institutional EHR-Cardio dataset, while diverse, is drawn from a single tertiary centre and may not represent primary care or resource-limited settings. Third, although we validate SHAP attributions via cardiologist review, prospective clinical trials are required before regulatory clearance. Fourth, inference latency ( $\sim 820$  ms for full five-modality prediction on a single A100 GPU) must be optimized via quantisation and distillation for real-time point-of-care deployment.

### C. Future Work

Future directions include: (i) federated learning across hospital networks to address data privacy while increasing training cohort size; (ii) continual learning to adapt to concept drift in EHR coding practices and device generations; (iii) integration of cardiac MRI and CT modalities; (iv) prospective clinical trial to measure impact on time-to-diagnosis and patient outcomes; and (v) lightweight model distillation for edge deployment on bedside devices.

## IX. CONCLUSION

We presented MMCardio, a multimodal deep learning framework for intelligent cardiovascular disease diagnosis that jointly processes ECG signals, electronic health records, echocardiographic video, laboratory biomarkers, and clinical notes. Our hierarchical cross-modal transformer with dynamic attention gating achieves an AUC-ROC of 0.971 and accuracy of 94.7% on a diverse cohort of 87,243 patients, surpassing all unimodal and multimodal baselines. Systematic ablation confirms the complementary contribution of each modality, and clinician-validated SHAP attributions establish that the model's diagnostic reasoning is aligned with established cardiology guidelines. We believe MMCardio represents a meaningful step toward clinically deployable AI that can support cardiologists in synthesising the complex, heterogeneous data streams characteristic of modern cardiovascular medicine.

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