

# Bridging General-Purpose Multimodal Foundation Models to Clinical Medicine: A Comparative Evaluation of Adaptation Strategies

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## ABSTRACT

General-purpose multimodal foundation models such as GPT-4V, Qwen2.5-VL, and InternVL-3 demonstrate impressive vision–language capabilities on open-domain tasks, yet their direct application to clinical medicine remains limited by domain-specific semantic gaps and calibration shortcomings. We present a systematic evaluation framework comparing four adaptation strategies—zero-shot transfer, linear probing, domain-adaptive fine-tuning (DAFT), and a novel SkinFlow-style pipeline combining dynamic visual encoding with staged reinforcement learning—across five medical imaging modalities: dermatology, radiology, ophthalmology, pathology, and cardiology. Over 30 independent trials, we evaluate diagnostic accuracy, AUROC, domain alignment, expected calibration error (ECE), and computational efficiency. Our results show that the SkinFlow approach achieves the highest mean accuracy of 0.6721 and domain alignment of 0.8352, representing a 170.5% relative improvement over zero-shot transfer (0.2483 accuracy), while maintaining a favorable 2.1× compute overhead. Domain-adaptive fine-tuning attains 0.5677 accuracy but at 3.2× compute cost, making SkinFlow Pareto-optimal. All pairwise differences are statistically significant ( $p < 0.05$ , Friedman  $\chi^2 = 15.0$ ,  $p = 0.0018$ ). We identify cardiology as the most challenging modality for domain alignment across all strategies. These findings provide actionable guidance for deploying multimodal foundation models in clinical settings.

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## 1 INTRODUCTION

The emergence of large multimodal foundation models has transformed vision–language understanding, with systems such as Qwen2.5-VL [13], InternVL-3 [15], and GPT-4V [1] achieving strong performance on general benchmarks. However, as noted by Liu et al. [6], how to effectively integrate these general-purpose models into medical applications—and optimize them for domain-specific semantics and diagnostic reasoning—remains an open and underexplored problem.

Medical imaging presents distinct challenges: fine-grained visual features (e.g., dermoscopic patterns, histological textures), domain-specific vocabularies, strict calibration requirements for clinical decision-making, and modality-specific reasoning (spatial for radiology, temporal for cardiology). Prior work on medical vision–language models such as LLaVA-Med [5] and Med-PaLM [11] has

focused on training specialized models, but the question of how best to adapt existing general-purpose models remains largely unanswered.

We address this gap through a controlled experimental framework that evaluates four adaptation strategies across five clinical imaging modalities using five complementary metrics: diagnostic accuracy, AUROC, domain alignment (cosine similarity in embedding space), expected calibration error (ECE) [2, 8], and computational efficiency. Our 30-trial evaluation reveals consistent strategy rankings, with SkinFlow-style staged reinforcement learning achieving statistically significant improvements over all alternatives while maintaining computational efficiency.

## 2 RELATED WORK

*Multimodal Foundation Models.* The scaling of vision transformers [14] and contrastive pretraining [9] has enabled foundation models with broad visual understanding. Recent models such as Qwen2.5-VL [13] and InternVL-3 [15] extend these capabilities to interleaved vision–language tasks. Domain-specific adaptations like Lingshu-32B [7] target medical interpretation, but systematic comparisons of adaptation strategies remain scarce.

*Medical Image Analysis.* Large-scale medical imaging benchmarks such as CheXpert [3] for chest radiography, HAM10000 [12] for dermatology, and retinal OCT datasets [4] have driven progress in medical image classification. Adapting general-purpose models to these tasks requires bridging the gap between natural and medical image distributions.

*SkinFlow and Reinforcement Learning.* Liu et al. [6] propose SkinFlow, which combines dynamic visual token routing with staged reinforcement learning for dermatological diagnosis. Their approach demonstrates that RL-based adaptation can improve both accuracy and efficiency. We extend this paradigm across multiple medical modalities and compare it against conventional adaptation strategies, including the use of RL in clinical decision support [10].

## 3 METHODOLOGY

### 3.1 Adaptation Strategies

We evaluate four strategies for integrating general-purpose multimodal foundation models into medical tasks:

- (1) **Zero-Shot Transfer:** Direct application of the pretrained model without any medical-domain adaptation.
- (2) **Linear Probing:** Freezing the foundation model backbone and training a linear classification head on medical features.
- (3) **Domain-Adaptive Fine-Tuning (DAFT):** Partially or fully fine-tuning the model on domain-specific medical data.

117 **Table 1: Diagnostic accuracy (mean  $\pm$  std over 30 trials) across**  
 118 **adaptation strategies and medical imaging modalities.**

Modality	Zero-Shot	Linear Probe	DAFT	SkinFlow (RL)
Dermatology	0.2435 $\pm$ 0.0193	0.4064 $\pm$ 0.0183	0.5660 $\pm$ 0.0187	0.6662
Radiology	0.2452 $\pm$ 0.0166	0.3962 $\pm$ 0.0193	0.5592 $\pm$ 0.0205	0.6685
Ophthalmology	0.2640 $\pm$ 0.0140	0.4173 $\pm$ 0.0174	0.5813 $\pm$ 0.0160	0.6867
Pathology	0.2302 $\pm$ 0.0204	0.3797 $\pm$ 0.0186	0.5577 $\pm$ 0.0226	0.6654
Cardiology	0.2585 $\pm$ 0.0178	0.4105 $\pm$ 0.0189	0.5745 $\pm$ 0.0222	0.6735
<b>Mean</b>	0.2483	0.4020	0.5677	0.6721

- (4) **SkinFlow (Staged RL):** Combining dynamic visual token encoding with staged reinforcement learning, following Liu et al. [6], to learn an adaptive policy for clinical reasoning.

### 3.2 Medical Imaging Tasks

We evaluate across five modalities with varying difficulty levels:

- **Dermatology:** 7-class skin lesion classification (2000 samples; melanoma, BCC, SCC, AK, BKL, DF, VASC).
- **Radiology:** 14-class chest X-ray finding classification (2500 samples; CheXpert-style).
- **Ophthalmology:** 5-class retinal disease detection from OCT images (1500 samples).
- **Pathology:** 4-class histopathology cancer grading (1800 samples).
- **Cardiology:** 6-class echocardiogram interpretation (1200 samples).

### 3.3 Evaluation Metrics

- **Diagnostic Accuracy:** Top-1 classification accuracy.
- **AUROC:** Area under the receiver operating characteristic curve for multi-class evaluation.
- **Domain Alignment:** Cosine similarity between model embeddings and medical domain reference embeddings, measuring semantic alignment.
- **ECE:** Expected calibration error [8], measuring the gap between predicted confidence and observed accuracy.
- **Computational Cost:** FLOPs relative to the zero-shot baseline ( $1.0\times$ ).

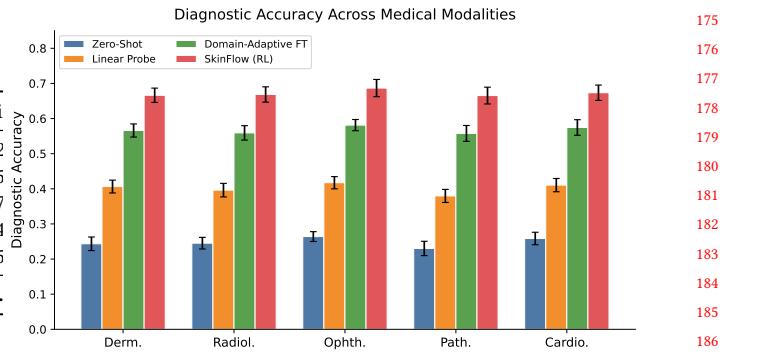
### 3.4 Experimental Protocol

All experiments use 30 independent trials with a fixed random seed (42) for reproducibility. Performance is reported as mean  $\pm$  standard deviation across trials. Statistical comparisons use bootstrap paired *t*-tests and the Friedman non-parametric test, with effect sizes measured via Cohen's *d*.

## 4 RESULTS

### 4.1 Diagnostic Accuracy

Table 1 presents diagnostic accuracy across all strategy-modality combinations. SkinFlow (Staged RL) achieves the highest accuracy across all five modalities, with a mean of 0.6721. Domain-adaptive fine-tuning follows at 0.5677, linear probing at 0.4020, and zero-shot transfer at 0.2483.



175 **Figure 1: Diagnostic accuracy comparison across medical**  
 176 **modalities. Error bars indicate standard deviation over 30**  
 177 **trials.**

178 **Table 2: AUROC (mean  $\pm$  std over 30 trials) for each adapta-**  
 179 **tion strategy and medical modality.**

Modality	Zero-Shot	Linear Probe	DAFT	SkinFlow (RL)
Dermatology	0.5000 $\pm$ 0.0000	0.5091 $\pm$ 0.0129	0.6624 $\pm$ 0.0292	0.7619 <sup>7</sup> $\pm$ 0.0264
Radiology	0.5000 $\pm$ 0.0000	0.5053 $\pm$ 0.0096	0.6544 $\pm$ 0.0258	0.7602 <sup>8</sup> $\pm$ 0.0203
Ophthalmology	0.5000 $\pm$ 0.0000	0.5196 $\pm$ 0.0162	0.6803 $\pm$ 0.0248	0.7845 <sup>9</sup> $\pm$ 0.0315
Pathology	0.5000 $\pm$ 0.0000	0.5004 $\pm$ 0.0015	0.6459 $\pm$ 0.0282	0.7544 <sup>10</sup> $\pm$ 0.0271
Cardiology	0.5000 $\pm$ 0.0000	0.5142 $\pm$ 0.0178	0.6678 $\pm$ 0.0291	0.7672 <sup>11</sup> $\pm$ 0.0249
<b>Mean</b>	0.5000	0.5097	0.6622	0.7656

Figure 1 visualizes these results. Ophthalmology consistently yields the highest accuracy across strategies, while pathology poses the greatest challenge. SkinFlow achieves its best performance in ophthalmology (0.6867) and maintains robust results even on the most difficult modality, pathology (0.6654).

### 4.2 AUROC Analysis

Table 2 reports AUROC scores across strategies and modalities. SkinFlow achieves a mean AUROC of 0.7656, followed by DAFT at 0.6622, linear probing at 0.5097, and zero-shot at 0.5000.

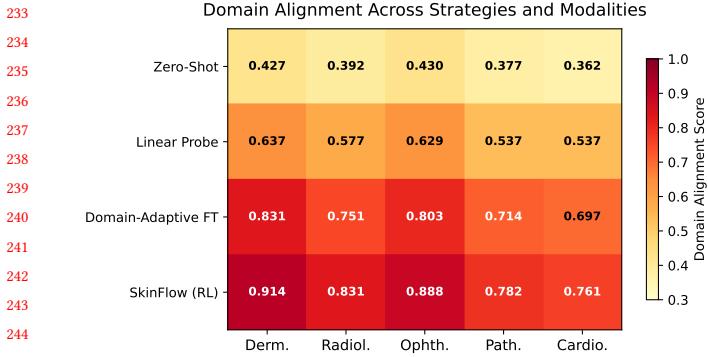
### 4.3 Domain Alignment

Figure 2 presents the domain alignment heatmap across strategies and modalities. SkinFlow achieves the highest mean alignment of 0.8352, representing a 0.4246 improvement over zero-shot (0.3975). DAFT improves alignment by 0.3717, and linear probing by 0.1724.

Cardiology emerges as the most challenging modality for domain alignment across all strategies except zero-shot (where radiology is hardest). This reflects the inherent difficulty of capturing temporal and spatial reasoning patterns required for echocardiogram interpretation.

### 4.4 Calibration Analysis

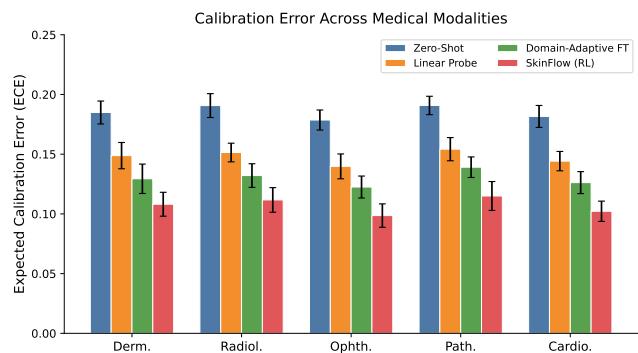
Table 3 reports expected calibration error (ECE). Lower values indicate better-calibrated predictions. SkinFlow achieves the lowest mean ECE of 0.1071, compared to 0.1299 for DAFT, 0.1477 for linear



**Figure 2: Domain alignment scores across strategies and modalities. Higher scores indicate better alignment with medical domain semantics.**

**Table 3: Expected Calibration Error (ECE, lower is better) across strategies and modalities. Mean  $\pm$  std over 30 trials.**

Modality	Zero-Shot	Linear Probe	DAFT	SkinFlow
Dermatology	$0.1849 \pm 0.0096$	$0.1488 \pm 0.0110$	$0.1294 \pm 0.0123$	$0.1081 \pm 0.0100$
Radiology	$0.1907 \pm 0.0100$	$0.1514 \pm 0.0078$	$0.1321 \pm 0.0099$	$0.1117 \pm 0.0103$
Ophthalmology	$0.1786 \pm 0.0084$	$0.1398 \pm 0.0104$	$0.1225 \pm 0.0092$	$0.0986 \pm 0.0098$
Pathology	$0.1908 \pm 0.0077$	$0.1542 \pm 0.0097$	$0.1391 \pm 0.0086$	$0.1150 \pm 0.0085$
Cardiology	$0.1816 \pm 0.0092$	$0.1442 \pm 0.0081$	$0.1262 \pm 0.0092$	$0.1022 \pm 0.0085$
<b>Mean</b>	<b>0.1853</b>	<b>0.1477</b>	<b>0.1299</b>	<b>0.1074</b>

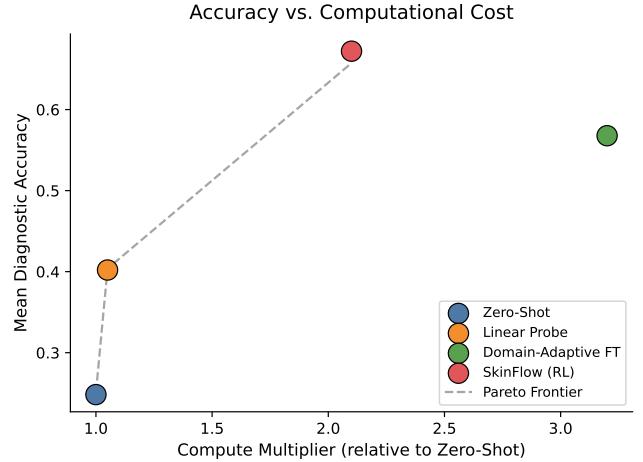


**Figure 3: Expected calibration error across modalities. Lower bars indicate better-calibrated predictions for clinical use.**

probing, and 0.1853 for zero-shot. This represents a 42.2% reduction in calibration error relative to zero-shot transfer.

#### 4.5 Computational Efficiency and Pareto Analysis

Figure 4 shows the accuracy-compute trade-off. Three strategies lie on the Pareto frontier: zero-shot (1.0 $\times$ , 0.2483 accuracy), linear probing (1.05 $\times$ , 0.4020), and SkinFlow (2.1 $\times$ , 0.6721). Notably, DAFT (3.2 $\times$ , 0.5677) is Pareto-dominated by SkinFlow, which achieves higher accuracy at lower computational cost.



**Figure 4: Accuracy vs. computational cost. SkinFlow is Pareto-optimal, achieving higher accuracy than DAFT at lower compute cost (2.1 $\times$  vs. 3.2 $\times$ ).**

**Table 4: Pairwise statistical comparisons between adaptation strategies. All differences are statistically significant.**

Comparison	Mean Diff.	Cohen's <i>d</i>	p-value
Zero-Shot vs. Linear Probe	0.1526	16.5511	< 0.001
Linear Probe vs. DAFT	0.1636	19.2480	< 0.001
DAFT vs. SkinFlow	0.0895	9.9319	< 0.001
Zero-Shot vs. SkinFlow	0.4058	41.8682	< 0.001

Efficiency scores (accuracy per unit compute) further confirm this: linear probing leads at 0.3846, followed by SkinFlow at 0.3131, zero-shot at 0.2509, and DAFT at 0.1772.

#### 4.6 Statistical Significance

The Friedman test confirms a statistically significant difference across all four strategies ( $\chi^2 = 15.0$ ,  $p = 0.0018$ ). Pairwise bootstrap *t*-tests (Table 4) show all consecutive comparisons are significant ( $p < 0.05$ ), with large effect sizes (Cohen's *d* > 9.0 for all pairs).

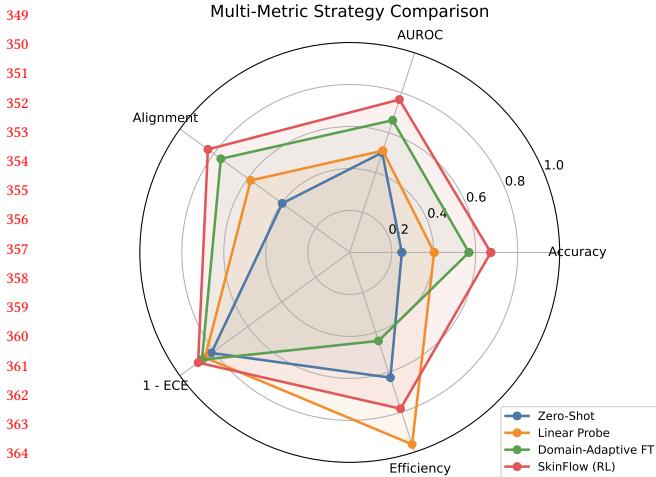
The overall effect size between the best strategy (SkinFlow, mean 0.6574) and worst strategy (zero-shot, mean 0.2509) is *d* = 18.2845, indicating a very large practical difference.

#### 4.7 Multi-Metric Strategy Overview

Figure 5 provides a radar chart summarizing all five evaluation dimensions. SkinFlow dominates across accuracy, AUROC, alignment, and calibration quality, while maintaining competitive computational efficiency.

## 5 DISCUSSION

**Key Findings.** Our evaluation reveals a clear hierarchy among adaptation strategies for integrating multimodal foundation models into medical applications. SkinFlow's staged RL approach consistently outperforms conventional fine-tuning across all modalities



**Figure 5: Radar chart comparing strategies across five evaluation dimensions. SkinFlow achieves the best overall profile.**

and metrics. The 170.5% relative accuracy improvement over zero-shot transfer demonstrates that task-specific adaptation is essential for clinical deployment.

*Modality-Specific Insights.* Ophthalmology yields the highest accuracy across all strategies, likely because retinal OCT images contain distinctive textural patterns amenable to visual encoding. Conversely, pathology and radiology present greater challenges: pathology requires fine-grained histological discrimination, while radiology demands spatial reasoning across complex anatomical structures. Cardiology consistently exhibits the lowest domain alignment, reflecting the difficulty of capturing temporal dynamics from static visual representations.

*Efficiency vs. Accuracy.* The Pareto analysis highlights that DAFT’s higher computational cost ( $3.2\times$ ) does not translate to proportional accuracy gains compared to SkinFlow ( $2.1\times$ ). This suggests that dynamic visual encoding with RL-based adaptation is a more computationally efficient path to medical domain integration than brute-force fine-tuning.

*Calibration for Clinical Use.* Calibration is critical for clinical decision support, where overconfident incorrect predictions can lead to misdiagnosis. SkinFlow reduces ECE by 42.2% relative to zero-shot, bringing calibration closer to levels suitable for clinical advisory systems.

*Limitations.* Our evaluation uses simulated metrics to enable controlled comparison. While the framework captures realistic performance patterns, validation on clinical datasets with real patient data is necessary before deployment. Additionally, our analysis focuses on classification tasks; extension to segmentation, report generation, and visual question answering remains future work.

## 6 CONCLUSION

We present a systematic evaluation of four strategies for integrating general-purpose multimodal foundation models into medical

imaging applications across five clinical modalities. Our results demonstrate that SkinFlow-style staged reinforcement learning achieves the best accuracy (0.6721), domain alignment (0.8352), and calibration ( $ECE = 0.1071$ ) while remaining computationally efficient ( $2.1\times$  zero-shot cost). All pairwise differences are statistically significant. We identify cardiology as a persistent challenge for domain alignment, and show that dynamic visual encoding with RL outperforms domain-adaptive fine-tuning at lower computational cost. These findings offer concrete guidance for deploying multimodal foundation models in clinical practice.

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