# Context

I’ve decided to take upon the challenge to write a recommendation from the perspective of a Technical Advisor assisting Fintech and Insurtech Companies, like BluePermanente, below is a short recommendation from this perspective. I’m assuming that this advisor has both, witnessed the trial, and had access to the algorithm, via the Jupyter Notebook we were provided.

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# Recommendation

In lieu of the arguments presented by the Plaintiff in court, and based on the short research I’ve done into the current Algorithmic solution used by BluePermanente to recommend these Risk Assessment Exams, I come to the conclusion that the easiest way to make this algorithm more equitable, and, as such, avoid more situations like this, is to change the predicting value from the expected Medical Expenses, to another factor, which is less likely to be influenced by a person's social, or economical, status.

Although this might seem an odd suggestion, as it requires a complete rework of the system, the fact is that, currently, even after removing the Patients race, there are other demographical values that heavily influence the outcome of probable costs, while another outcome could easily be less influenced (say the number of illnesses).

Based on the trial, it also seemed that most arguments made against BluePermanente were based on a lack of information by the side of the Plaintiff. Solving this could also help BluePermanente’s bottom line, and is also quite easy to do, simply make the algorithm Open Source, which can both help improve it, while removing this element of “secrecy” that so often leads to confusion by those involved who have less technical knowledge.